









**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**  
**CHIKMAGALUR**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR, EMPLOYMENT AND REHABILITATION**  
**DEPARTMENT OF LABOUR AND EMPLOYMENT**  
**GOVERNMENT OF INDIA**



## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Chikmagalur centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri Satnam Dass, Research Officer, assisted by Shri A. Azim, Investigator Grade I, under the guidance and supervision of Shri  
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L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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*Dated the 28th October, 1965*

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**PART I**  
**(FAMILY BUDGET)**

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## SCOPE AND METHOD OF THE SURVEY

*1.1. Family living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys can be food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy making in connection with socio-economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurements of Standards and Levels of Living, 1954 \*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;

\* Report on International definitions and measurements of standards and Levels of Living, U.N., 1954.

- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Chikmagalur, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

## 1.2. *Description of the survey*

Chikmagalur was one of the centres where family living surveys were conducted during 1958-59. This survey in Chikmagalur was part of an integrated scheme of family living surveys among industrial workers at 50\* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys are being published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Chikmagalur centre presented in this Report.

### 1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and

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\* The List of 50 centres is given in Appendix I.

the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

### 1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951 as the case may be. The survey in Chikmagalur, which was a plantation centre, covered families deriving a major part of their income from manual work in registered plantations only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical.

On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Chikmagalur centre and the list of 217 registered plantations of an area of 25 acres or more in Chikmagalur Taluk was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Chikmagalur was 480 families for Schedule 'A' and 120 for Schedule 'B'. The number of schedules finally collected and tabulated was 478 Schedule 'A' and 118 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered, was due to exclusion at the tabulation stage of some of the surveyed families not belonging to working class, rejection of some schedules because of unsatisfactory data, etc.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern.

The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. The coffee-plantations were grouped into clusters of 3 each such that plantations of different sizes were represented in each cluster. The clusters were then arranged in increasing order of their areas and 2 independent samples of 12 clusters each were selected systematically with probability proportional to the cluster areas (information on number of workers was not available but it was learnt that this was almost proportional to area).

The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of

sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn, of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

#### 1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for working class family living survey at Chikmagalur centre was August, 1958 to July, 1959.

#### 1.25. *Method of survey*

The "Interview method" was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining the significance of the questions to the respondents.

#### 1.26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A'. The detailed itemised breakdown of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.



## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1. *Introductory*

Chikmagalur is one of the important plantation centres of the State of Mysore, and is situated 40 Km away from Kadur, the nearest railway station. The coffee estates are mostly concentrated in Babaudangiri and Mullainhagiri hills at the altitude of 610 to 1,219 metres. The average annual rainfall of the area is between 203.20 cm. and 304.80 cm.

#### 2.2. *Population*

The following table shows the growth of population in Chikmagalur Taluk from 1921 onwards:—

TABLE 2.1

Year						Population	Decennial percentage variation
1						2	3
1921	..	..	..	..	..	80,329	..
1931	..	..	..	..	..	80,092	—0.30
1941	..	..	..	..	..	83,005	+3.64
1951	..	..	..	..	..	96,344	+16.07
1961	..	..	..	..	..	1,41,931	+47.32

*Source:—*Figures for the years 1921 to 1951 taken from Census of India 1951, Vol. XIV Part II Tables, Mysore-Page 13.

Figures for the year 1961 taken from Census of India 1961, Final Population totals, Paper No. 1, 1962.

#### 2.3. *Working class areas*

The working class population in Chikmagalur was reported to be concentrated in the following areas:

- (i) Chikmagalur
- (ii) Aldur
- (iii) Mallandur
- (iv) Joldal
- (v) Kaimara
- (vi) Santhaveri
- (vii) Attigeri
- (viii) Hospet

## 2.4. Working class markets

Although the working class population is concentrated in the above areas, the markets patronised predominantly by them are:

- (i) Chikmagalur
- (ii) Aldur
- (iii) Hospet.

The above mentioned markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Chikmagalur centre.

## 2.5. General characteristics of working class population—survey results

### 2.51. Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Chikmagalur was about 5 thousand. The estimated number of employees in these families was about ten thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2—*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of coffee in plantation .. ..	54.26	39.47	6.27	100.00	10,074	27.79	1,253
Rest .. ..	66.62	33.38	..	100.00	62	20.81	4
All .. ..	54.34	39.43	6.23	100.00	10,136	27.75	1,257
Number of employees (unestimated)*	646	516	95	1,257	..	..	..

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

It will be seen that about 99 per cent. of the employees were employed in the production of coffee in plantations. The women employees constituted about 40 per cent. of the total. The proportion of children (upto the age of 14 years) was about 6 per cent.

### 2.52. Occupation

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3.—*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Plantation workers	54.18	59.37	6.25	100.00	10,059	27.80	1,253
Rest .. ..	44.18	55.82	..	100.00	37	13.46	4
All occupations	54.34	59.43	6.23	100.00	10,136	27.75	1,257
Number of employees (unestimated) ..	646	510	95	1,257	..	..	..

About 99 per cent. of the total employees were employed as plantation workers and the rest comprised production process workers, workers in transport occupations, etc.

### 2.53. Nature of employment and type of settlement

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

**TABLE 2.4—Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked**

Number of days worked during the month	Percentage distribution of employees by					Number of employees (unesti- mated)
	Nature of employment*			Type of settlement		
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0 ..	2.52	1.05	2.38	12.22	1.20	28
1—7 ..	4.69	5.91	4.81	0.95	5.27	81
8—15 ..	13.12	21.72	13.95	13.18	14.04	203
16—19 ..	15.21	21.30	15.79	19.08	15.40	200
20—23 ..	33.72	17.72	32.18	21.15	33.48	412
24—27 ..	27.52	21.12	26.90	32.33	26.25	298
28—31 ..	3.22	11.18	3.99	0.89	4.36	35
Total ..	100.00	100.00	100.00	100.00	100.00	1,257
Percentage to total	90.39	9.61	100.00	10.69	89.31	..
Number of employees (unestimated) ..	1,125	122	1,257	134	1,123	..

Of the total employees, about 90 per cent. were regular and the remaining 10 per cent. were casual. Only 11 per cent. of the employees had settled down at the centre.

#### 2.54. Family income

The average monthly income per family of the population surveyed was Rs. 66.61. The estimated distribution of families in different income classes is given in table 2.5.

**TABLE 2.5—Distribution of families by monthly family income**

Monthly family income						Percentage of families to total
Less than Rs. 30 ..	..	..	..	..	..	10.87
Rs. 30 to less than Rs. 60 ..	..	..	..	..	..	42.35
Rs. 60 to less than Rs. 90 ..	..	..	..	..	..	28.33
Rs. 90 to less than Rs. 120 ..	..	..	..	..	..	12.41
Rs. 120 to less than Rs. 150 ..	..	..	..	..	..	3.54
Rs. 150 to less than Rs. 210 ..	..	..	..	..	..	1.61
Rs. 210 and above ..	..	..	..	..	..	0.89
Total ..						100.00

\*The classification of workers into "regular" and "casual" was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term "casual" was used in a more restricted sense.

The modal family income class was 'Rs. 30 to less than Rs. 60'. Only 2.50 per cent. of the families had income of Rs. 150 or more per month.

### 2.55. Family size

The average size of the family was 3.26 persons. The estimated distribution of families in the different size classes is given in table 2.6.

TABLE 2.6—*Distribution of families by size*

Family size (number of members)	Percentage of families to total
1	2
One .. .. .	25.26
Two and three .. .	30.58
Four and five .. ..	30.87
Six and seven .. ..	11.40
Above seven .. .. .	1.89
Total ..	100.00

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1. *Introductory*

Some general details of the working class population in Chikmagalur have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families at this centre, as revealed by the survey, is presented below.

#### 3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

**TABLE 3.1—Percentage distribution of family members by age, sex and marital status**

Sex and marital status	Number of members (unesti- mated)	Age (years)								Total	Percen- tage distribu- tion of all mem- bers
		Below 5	5- 14	15- 34	35- 54	55- 59	60- 64	65 and above			
1	2	3	4	5	6	7	8	9)	10	11	
<i>Male</i>											
Unmarried ..	..	557	22.50	34.05	42.10	0.50	..	0.25	..	100.00	30.00
Married ..	..	406	..	1.06	49.41	44.31	2.96	1.26	1.00	100.00	21.68
Widowed ..	..	32	..	..	15.66	55.86	6.87	12.59	9.02	100.00	2.36
Divorced ..	..	..	..	..	..	..	..	..	..	..	..
Separated ..	..	4	..	..	14.04	85.96	..	..	..	100.00	0.26
Sub-total	..	999	12.86	19.18	43.72	20.78	1.48	1.19	0.79	100.00	54.30
<i>Female</i>											
Unmarried ..	..	407	34.11	53.69	11.24	0.96	..	..	..	100.00	19.79
Married ..	..	410	..	2.00	78.69	18.31	0.68	..	0.32	100.00	20.99
Widowed ..	..	77	..	..	11.81	70.85	3.64	4.00	9.70	100.00	4.11
Divorced ..	..	2	..	..	100.00	..	..	..	..	100.00	0.18
Separated ..	..	13	..	..	40.14	59.86	..	..	..	100.00	0.63
Sub-total	..	909	14.95	24.07	42.98	16.00	0.64	0.36	1.02	100.00	45.70
Total	..	1,908	13.53	21.40	43.38	18.60	1.09	0.81	0.89	100.00	100.00
Number of members (unestimated)											
	..	251	430	801	353	27	19	18	1,908		

Taking all the members living with the families at the centre, about 54 per cent. were men and about 46 per cent. women. Children of 14 years of age or below constituted about 35 per cent. of the total and persons of 55 years and above about 3 per cent. Of the persons falling in the age-group 15 to 54, about 57 per cent. were men and about 43 per cent. women. In this age-group among men, roughly 36 per cent. were unmarried, 58 per cent. married and the rest 6 per cent. widowers and separated. Among women in the same age-group, about 9 per cent. were unmarried, 75 per cent. married and the rest 16 per cent. widows, divorced and separated.

### 3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size and a few more details such as average size of the family and average number of children per family.

TABLE 3.2—Percentage distribution of families by religion and size

Size of family						Religion		
						Hin d ism	Rest	All
1						2	3	4
One .. .. .	..	..	..	..	..	22·61	58·37	25·26
Two and three	..	..	..	..	..	31·69	17·97	30·58
Four and five ..	..	..	..	..	..	32·07	15·84	30·87
Six and seven ..	..	..	..	..	..	11·68	7·82	11·40
Above seven ..	..	..	..	..	..	2·04	..	1·89
Total						100·00	100·00	100·00
Percentage of families to total	..	..	..	..	..	92·59	7·41	100·00
Average size of the family						3·34	2·25	3·26
Average number of children per family						1·19	0·66	1·15

### 3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3—Percentage distribution of families by mother-tongue and size

Size of family	Mother tongue						All
	Kannada	Malayalam	Tamil	Other Indian languages	Rest		
1	2	3	4	5	6		7
One ..	25.08	34.60	25.79	21.50	..		25.26
Two and three ..	22.37	27.86	36.80	27.63	18.55		30.58
Four and five ..	33.57	29.83	25.08	36.79	56.35		30.87
Six and seven ..	14.40	7.19	11.43	11.23	25.10		11.40
Above seven ..	4.58	0.52	0.90	2.85	..		1.89
Total ..	100.00	100.00	100.00	100.00	100.00		100.00
Percentage of families to total ..	13.19	14.51	41.26	29.24	1.80		100.00
Average size of the family ..	3.69	2.79	3.07	2.95	2.18		3.26
Average number of children per family	1.31	0.81	1.07	1.29	1.34		1.15

Tamil-speaking families formed about 41 per cent. of the total, Malayalam-speaking about 15 per cent., Kannada-speaking about 13 per cent. and the remaining families spoke other languages.

### 3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4—Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)								All
	* < 30	30—< 60	60—< 90	90—< 120	120—< 150	150—< 210	210 and above		
1	2	3	4	5	6	7	8		9
<b>Age less than 5 years</b>									
Below primary	..	..	..	..	..	..	..	..	..
No education	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>Age 5 years and above</b>									
Illiterate ..	90.74	92.94	90.75	90.15	87.91	80.78	95.98		91.05
Below primary	8.14	4.37	7.95	8.59	9.12	10.12	2.28		6.86
Primary ..	1.12	2.69	1.30	1.26	2.97	7.96	1.74		2.06
Middle ..	..	..	..	..	..	1.14	..		0.03
Matriculate	..	..	..	..	..	..	..		..
Others ..	..	..	..	..	..	..	..		..
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00		100.00

\*The sign "<" in this and subsequent tables denotes 'less than'.



Children aged less than 5 years had received no education at all. Taking all members aged 5 years and above, about 91 per cent. were illiterate and about 9 per cent. had received education upto or below primary standard. By and large, the percentage of illiterate members seemed to decline in higher income classes excepting the two end classes. The percentage of members having middle or higher standard of education was negligible.

### 3.6. Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for, gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for, employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families, information was collected on age, sex and activity status as on the day preceding the date of survey.

The estimated distribution for all the families of the defined working class population group is given in table 3.5.

TABLE 3.5—Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
Male											
Employer ..	1	..	..	100.00	..	..	..	..	100.00	0.18	
Employee ..	687	..	4.69	62.17	29.63	1.54	1.38	0.59	100.00	37.61	
Apprentice ..	..	..	..	..	..	..	..	..	..	..	
Self-employed ..	..	..	..	..	..	..	..	..	..	..	
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..	
Unemployed ..	..	..	..	..	..	..	..	..	..	..	
Not in labour force ..	311	42.33	52.34	1.12	0.84	1.35	0.77	1.25	100.00	16.51	
Sub-total ..	999	12.87	19.17	43.52	20.78	1.48	1.19	0.79	100.00	54.30	
Female											
Employer ..	..	..	..	..	..	..	..	..	..	..	
Employee ..	589	..	8.29	67.50	22.92	0.93	0.20	0.16	100.00	28.26	
Apprentice ..	1	..	..	100.00	..	..	..	..	100.00	0.04	
Self-employed ..	..	..	..	..	..	..	..	..	..	..	
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..	
Unemployed ..	1	..	..	..	100.00	..	..	..	100.00	0.03	
Not in labour force ..	338	39.52	49.94	2.68	4.04	0.17	0.62	2.43	100.00	17.37	
Sub-total ..	909	14.97	24.05	42.36	16.00	0.64	0.36	1.02	100.00	45.70	
Total ..	1,908	13.83	21.40	43.38	18.60	1.09	0.81	0.80	100.00	100.00	
Number of members (unestimated)	..	261	439	801	353	27	19	13	1,908	..	

It has to be borne in mind that the universe covered in this case was only a particular section of working class population in Chikmagalur comprising families which derived a major part of their income from employment in registered plantations. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 66 per cent. consisting of gainfully occupied persons and unemployed persons.

### 3.7. Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3.6—Percentage distribution of family members by age, sex and economic status

Sex and economic status	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
<i>Earners</i>											
Male .. ..	670	..	3.72	62.82	30.08	1.56	1.40	0.42	100.00	37.05	
Female .. ..	557	..	7.90	67.73	23.21	0.79	0.21	0.16	100.00	27.79	
Sub-total ..	1,227	..	5.51	64.92	27.14	1.23	0.89	0.31	100.00	64.84	
<i>Earning dependants</i>											
Male .. ..	18	..	52.25	38.76	..	..	..	8.99	100.00	0.74	
Female .. ..	15	..	41.58	48.71	3.54	6.17	..	..	100.00	0.72	
Sub-total ..	33	..	47.00	43.66	1.74	3.04	..	4.56	100.00	1.46	
<i>Non-earning dependants</i>											
Male .. ..	311	42.33	52.34	1.12	0.84	1.35	0.77	1.25	100.00	16.51	
Female .. ..	337	39.35	49.86	2.70	4.85	0.17	0.62	2.45	100.00	17.19	
Sub-total ..	648	40.81	51.07	1.03	2.89	0.75	0.69	1.86	100.00	33.70	
Total .. ..	1,908	13.83	21.40	43.38	18.60	1.09	0.81	0.89	100.00	100.00	
<i>Number of members (unestimated)</i>											
..	..	251	439	801	353	27	19	18	1,908	..	

Earners and earning dependants constituted about 66 per cent. of the total; 38 per cent. being males and 28 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years. The non-earning dependants who mainly consisted of children, accounted for 34 per cent. of the total.

### 3.8. Family size, composition, economic status and earning strength by income

#### 3.8.1. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size classes. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3.7—Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	
1	2	3	4	5	6	7	8	9
One .. ..	74.70	31.96	9.50	7.35	..	..	..	25.26
Two and three ..	19.77	36.99	30.57	27.00	16.95	10.28	..	30.58
Four and five ..	2.52	24.48	45.11	45.53	24.06	33.64	46.19	30.87
Six and seven ..	3.01	6.28	11.36	18.37	52.49	41.95	41.74	11.40
Above seven ..	..	0.29	3.46	1.75	6.50	14.13	12.07	1.89
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	10.87	42.35	28.33	12.41	3.54	1.61	0.89	100.00
Number of families (unestimated) .. ..	31	167	147	79	29	16	9	478

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large sized families.

The composition of families by the economic status of members is given in table 3.8.

TABLE 3.8—Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)								
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All	
1	2	3	4	5	6	7	8	9	
<b>Earners—</b>									
Adult male ..	..	0.84	1.01	1.20	1.45	2.02	1.81	1.92	1.16
Adult female ..	..	0.37	0.68	1.01	1.09	1.41	1.44	1.48	0.84
Children male ..	..	0.02	0.03	0.09	0.04	0.04	..	..	0.04
Children female ..	..	0.02	0.02	0.10	0.17	0.17	..	0.42	0.07
All earners ..	..	1.25	1.74	2.40	2.75	3.64	3.25	3.82	2.11
<b>Earning dependants</b>									
Adult male ..	..	..	0.01	0.02	0.02	0.05	..	..	0.01
Adult female ..	..	0.01	0.01	0.01	0.04	..	0.07	0.09	0.01
Children male ..	..	0.01	..	0.04	..	0.02	..	..	0.01
Children female ..	..	..	0.01	0.01	0.01	..	0.12	..	0.01
All earning dependants ..	..	0.02	0.03	0.08	0.07	0.07	0.19	0.09	0.04
<b>Non-earning dependants</b>									
Adult male ..	..	..	0.01	0.05	0.03	0.02	0.07	0.45	0.03
Adult female ..	..	..	0.04	0.08	0.05	0.20	0.16	0.32	0.06
Children male ..	..	0.09	0.41	0.65	0.68	0.92	1.19	0.59	0.52
Children female ..	..	0.10	0.47	0.66	0.51	0.62	0.81	0.73	0.50
All non-earning dependants ..	..	0.19	0.93	1.44	1.27	1.76	2.23	2.09	1.11
<b>Total</b>									
Adult male ..	..	0.84	1.03	1.27	1.50	2.09	1.88	2.37	1.20
Adult female ..	..	0.38	0.37	1.10	1.18	1.61	1.67	1.89	0.91
Children male ..	..	0.12	0.44	0.78	0.72	0.98	1.19	0.59	0.57
Children female ..	..	0.12	0.50	0.77	0.69	0.79	0.93	1.15	0.58
All members ..	..	1.46	2.70	3.92	4.09	5.47	5.67	6.00	3.26
<b>Number of members (unestimated)</b>									
		58	530	635	363	168	98	56	1,908

The average number of members per family was 3.26. Of these, 2.11 were earners, 0.04 earning dependants and 1.11 non-earning dependants. The proportion of earners to the total members decreased with an increase in the level of income upto the income class "Rs. 60 to less than Rs. 90" and fluctuated thereafter.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

**TABLE 3.9—Percentage distribution of families by earning strength and monthly family income**

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner ..	78.71	34.59	9.50	7.35	..	..	..	26.81
One earner and one or more earning dependants	..	0.78	..	..	..	..	..	0.33
Two earners	18.04	55.59	46.05	23.21	14.03	31.67	..	42.44
Two earners and one or more earning dependants	1.00	0.51	3.00	1.18	..	..	..	1.32
Three earners	1.53	7.98	29.74	48.27	25.11	13.74	57.17	19.58
Three earners and one or more earning dependants	..	..	3.80	2.33	..	12.04	9.30	1.64
More than three earners with or without earning dependants ..	0.72	0.55	7.91	17.66	60.86	42.55	33.53	7.88
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having two earners were in a majority being about 42 per cent. of the total. The percentage of families having more than two earners was 29.

Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than the similar earnings of any other earner of the family.

**TABLE 3.10—Percentage distribution of families by income and earning strength by relationship with the main earner**

Family earning strength by relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Total	Percentage distribution of all families by earning strength
		< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self .. .. .	58	31.92	54.64	10.04	3.40	..	..	..	100.00	26.81	
Self and wife or husband ..	163	4.73	55.88	31.02	6.05	0.91	1.41	..	100.00	36.16	
Self and one or more children	27	3.20	44.58	45.26	2.30	2.53	..	2.13	100.00	5.20	
Self, wife or husband and one or more children ..	75	0.71	11.63	40.00	38.20	7.42	1.02	1.02	100.00	10.88	
Self and one or more other family members ..	69	2.40	30.10	37.73	18.38	5.91	2.09	2.79	100.00	10.40	
Self, wife or husband and one or more other family members ..	60	..	9.90	38.78	31.34	12.11	5.13	2.74	100.00	7.02	
Self, one or more children and one or more other family members ..	11	..	..	15.36	52.41	24.95	7.28	..	100.00	1.23	
Self, wife or husband, one or more children and one or more other family members	15	7.78	..	37.35	..	27.72	15.25	11.90	100.00	1.40	
All families ..	478	10.87	42.35	28.33	12.41	3.54	1.61	0.89	100.00	100.00	
Number of families (unestimated) ..	..	31	167	147	70	29	16	9	478	..	

Taking all families, in about 36 per cent. of the cases, the main earner was assisted by wife/husband whereas in about 27 per cent. of the cases he/she was the sole earner. In 5 per cent. of the cases he/she was assisted by children and in about 10 per cent. of the cases by other members. With the inclusion of other members in the earning strength, generally a larger percentage of families came in higher income brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled

family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

**TABLE 3.11—Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner**

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	..	0.51	4.43	2.13	8.65	15.83	..	2.30
Son or daughter	..	18.66	79.34	119.99	101.60	125.01	118.53	86.65
Father, mother, uncle, aunt	..	1.00	5.75	..	7.93	6.87	77.05	3.13
Brother, sister, cousin	..	1.88	4.19	7.57	11.20	37.82	..	3.93
Nephew, niece	..	4.01	8.19	9.15	15.03	22.21	44.51	6.44
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	5.05	1.30	..	4.75	14.51	..	2.91
Son-in-law, daughter-in-law	..	..	..	0.96	..	..	..	0.12
Grand children	..	..	..	4.24	2.40	..	..	0.61
Others	..	..	1.97	..	1.82	7.26	..	1.18
Total	..	18.66	93.76	143.85	127.47	174.97	223.03	208.21
<i>Living away from family</i>								
Wife or husband	..	2.21	2.99	4.27	4.68	..	..	2.48
Son or daughter	..	2.58	0.84	..	7.62	..	..	1.58
Father, mother, uncle, aunt	..	12.20	9.11	11.66	6.97	4.68	16.49	..
Brother, sister, cousin	..	..	5.02	25.42	2.03	..	5.39	12.17
Nephew, niece	..	..	..	..	1.55	..	..	0.05
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	1.04	1.27	..	1.55	..	..	0.86
Son-in-law, daughter-in-law	..	..	..	..	..	..	..	..
Grand children	..	..	..	..	..	..	..	..
Others	..	..	..	0.59	..	..	..	0.17
Total	..	14.78	18.22	41.93	20.89	12.46	21.88	12.17
<i>Dependant Units</i>								
Number of dependant units living away per 100 families	..	..	..	..	..	..	..	..

\*The difference between this figure while taken per family and the one given in table 3.8 (All non-earning dependants, column No. 9) is due to rounding off.

Although the number of dependants living with family increased progressively with the increase in the monthly family income except in the family income class 'Rs. 90 to less than Rs. 120', there was no such clear tendency in the case of dependants living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.12—Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60 ..	83.77	89.37	66.39	39.83	31.15	35.81	39.98	53.22	
60—<120 ..	16.23	10.63	30.44	55.75	46.33	53.65	49.68	40.74	
120 and above ..	..	..	3.17	4.42	22.52	10.54	10.34	6.04	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total ..	15.88	9.38	10.62	34.80	9.22	7.65	12.45	100.00	
Number of families (un-estimated)	34	21	50	180	67	51	75	479	

Table 3.13 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.



**TABLE 3.13—Percentage distribution of families by family composition in terms of adults/children and income**

Monthly Income class (Rs.)	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 child- ren	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies		
	1	2	3	4	5	6	7	8	9	10	11	12
Below 60	85.73	87.93	65.75	57.63	51.15	44.30	28.86	25.40	10.00	7.03	53.22	
60—<120	14.27	12.07	30.80	40.57	47.16	54.70	60.20	72.69	73.09	52.45	40.74	
120 and above	..	..	3.45	1.80	1.69	1.00	1.94	1.91	16.91	40.52	6.04	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	25.26	2.63	14.39	9.16	10.57	11.03	5.32	5.08	7.70	8.86	100.00	
Number of families (un- estimated)	55	11	65	42	50	55	33	31	55	81	478	

The common types of families were 2 adults with or without children, and one adult. Comparing the distribution by income classes it will be seen that the proportion of larger families was generally high in higher income brackets.

### 3.82. Analysis by per capita income

Per capita income of families allows for variations in the size of families though not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analyses of data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3.14—*Percentage distribution of families by per capita income and family size*

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	..	5.87	11.12	36.75	63.12	91.70	84.28	25.26
Two and three ..	..	8.37	23.00	26.05	50.06	47.30	30.08	4.40	12.89	30.58
Four & five ..	45.59	39.05	56.76	53.07	25.94	12.94	4.25	2.23	2.83	30.97
Six and ..	..	..	..	..	..	..	..	..	..	..
seven ..	54.41	43.00	15.85	14.62	11.98	1.97	2.55	1.67	..	11.40
Above seven ..	..	9.58	4.39	0.39	0.90	1.04	..	..	..	1.89
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.60	6.57	19.27	19.45	12.97	20.96	11.37	4.96	3.85	100.00
Number of families (un-estimated)	4	37	102	114	72	89	39	13	10	478

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3.15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.15—*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)										
	< 5	5 - 10	10 - 15	15 - 20	20 - 25	25 - 35	35 - 50	50 - 65	65 & above	All	
	1	2	3	4	5	6	7	8	9	10	11
Earners .. .. .	..	2.26	2.43	2.40	2.51	2.44	1.89	1.53	1.12	1.02	2.11
Earning dependants ..	..	0.36	0.11	0.04	0.10	0.02	0.03	0.01	0.02	0.04	0.04
Non-earning dependants ..	..	2.65	3.04	2.02	1.54	0.79	0.34	0.19	0.08	0.03	1.11
All members .. .. .	..	5.27	5.58	4.46	4.15	3.25	2.26	1.73	1.22	1.09	3.26

The proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (about 1 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, showed a declining trend with increase in the per capita income except in the per capita income class "Rs. 5 to less than Rs. 10". The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 66.61 and the average per capita income was Rs. 20.76. The average monthly income

per family and per capita according to different family income classes is given below:—

TABLE 4.1—Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	24·36	47·17	73·56	103·04	128·86	177·48	326·79	66·61
Average per capita	16·82	17·45	18·81	24·87	23·64	31·32	55·39	20·76
Percentage of families to total	..	10·87	42·35	28·33	12·41	3·54	1·61	0·89
								100·00

The average monthly income per family varied from Rs. 24.36 in the lowest income class to Rs. 326.79 in the highest income class. The average per capita income increased with the increase in family income except in the income class 'Rs. 120 to less than Rs. 150'.

#### 4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2—Average monthly income by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment	17·41	30·37	41·34	62·90	79·41	106·49	99·20	39·64
Self employment	0·01	0·01	0·01	0·05	0·24	..	3·92	0·05
Other sources	..	0·09	0·05	0·21	0·35	..	1·34	0·10
Sub-total : by men	..	17·42	30·47	41·40	63·16	80·00	106·49	104·46
								39·79

TABLE 4.2—*contd.*

1	2	3	4	5	6	7	8	9
<i>Women</i>								
Paid employment	5.56	12.38	22.73	28.87	36.85	59.05	61.67	18.03
Self employment	—0.02	..	0.17	..	..	..	..	0.05
Other sources	0.17	..	0.38	..	..	..	..	0.11
Sub-total: by women ..	5.71	12.38	23.28	28.87	36.85	59.05	61.67	18.79
<i>Children</i>								
Paid employment	0.27	0.61	3.67	4.32	4.87	5.13	9.02	2.20
Self employment	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	..	..	..	..
Sub-total: by children ..	0.27	0.61	3.67	4.32	4.87	5.13	9.02	2.20
<i>Family</i>								
Paid employment	0.98	3.74	4.85	4.93	6.80	6.95	3.92	4.21
Self employment	—0.02	—0.04	0.24	1.52	—0.09	—0.14	147.72	1.54
Other sources	..	0.01	0.12	0.24	0.43	..	..	0.08
Sub-total: by family ..	0.96	3.71	5.21	6.69	7.14	6.81	151.64	5.83
<i>Total</i>								
Paid employment	24.22	47.10	72.59	101.02	127.93	177.62	173.81	64.68
Self employment	—0.03	—0.03	0.42	1.57	0.15	—0.14	151.64	1.64
Other sources	0.17	0.10	0.55	0.45	0.78	..	1.34	0.29
Total income	24.36	47.17	73.56	103.04	128.86	177.48	326.79	66.61
<i>Percentage of families to total</i>								
..	10.87	42.35	28.33	12.41	3.54	1.61	0.89	100.00

An analysis of income by category of earner shows that men contributed about 60 per cent., women about 28 per cent., children about 3 per cent. and the family about 9 per cent. of the total income from all the three sources. The major portion of the income

earned by all category of earners was from paid employment. The average monthly income earned from 'self-employment' was generally low except in the highest income class and that too particularly in the family group.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earning separately for different per capita income classes.

TABLE 4.3—Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source		Monthly per capita income class (Rs.)				
		<5	5— <10	10— <15	15— <20	20— <25
1		2	3	4	5	6
<b>Men</b>						
Paid employment	..	9.59	21.70	27.72	36.05	40.77
Self employment	..	..	..	..	0.03	0.09
Other sources	..	..	0.20	0.03	0.06	0.21
Sub-total: by men	..	9.59	21.90	27.75	36.14	41.07
<b>Women</b>						
Paid employment	..	7.11	15.27	20.10	26.06	21.94
Self employment	..	..	..	..	0.08	..
Other sources	..	..	..	..	0.17	..
Sub-total: by women	..	7.11	15.27	20.10	26.31	21.94
<b>Children</b>						
Paid employment	..	0.54	3.92	2.95	2.79	2.94
Self employment	..	..	..	..	..	..
Other sources	..	..	..	..	..	..
Sub-total: by children	..	0.54	3.92	2.95	2.79	2.94
<b>Family</b>						
Paid employment	..	5.37	5.21	5.80	5.56	5.15
Self employment	..	—0.09	—0.17	0.09	0.83	0.63
Other sources	..	..	..	0.02	0.22	0.12
Sub-total: by family	..	5.28	5.04	5.91	6.41	5.90
<b>Total</b>						
Paid employment	..	22.61	46.10	56.57	70.26	70.80
Self employment	..	—0.09	—0.17	0.09	0.94	0.72
Other sources	..	..	0.20	0.05	0.45	0.33
Total income	..	22.52	46.13	56.71	71.65	71.85

TABLE 4.3—*contd.*

Category of earner and source	Monthly per capita income class (Rs.)				
	25 — < 5	35 — < 30	50 — < 65	65 and above	All
1	7	8	9	10	11
<b>Men</b>					
Paid employment ..	41.11	50.22	60.11	84.95	39.64
Self employment ..	0.14	0.02	..	..	0.05
Other sources ..	0.11	0.08	0.12	0.08	0.10
Sub-total: by men ..	41.36	50.32	60.23	85.03	39.79
<b>Women</b>					
Paid employment ..	18.60	11.53	6.62	7.20	18.63
Self employment ..	—0.01	0.70	..	..	0.05
Other sources ..	0.09	0.63	..	..	0.11
Sub-total: by women ..	18.68	12.46	6.62	7.20	18.79
<b>Children</b>					
Paid employment ..	1.06	1.96	..	..	2.20
Self employment ..	..	..	..	..	..
Other sources ..	..	..	..	..	..
Sub-total: by children ..	1.06	1.96	..	..	2.20
<b>Family</b>					
Paid employment ..	3.37	1.03	0.29	0.67	4.21
Self employment ..	0.03	4.91	0.02	19.46	1.54
Other sources ..	0.04	0.12	..	..	0.08
Sub-total: by family ..	3.44	6.06	0.31	20.13	5.83
<b>Total</b>					
Paid employment ..	61.14	64.74	67.02	92.82	64.68
Self employment ..	0.16	5.23	0.02	19.46	1.64
Other sources ..	0.24	0.83	0.12	0.08	0.29
Total income ..	61.54	70.80	67.16	112.36	66.61

The average monthly income per family increased from Rs. 22.52 in the per capita income class "Less than Rs. 5" to Rs. 71.85 in the per capita income class "Rs. 20 to less than Rs. 25" and fluctuated thereafter.

#### 4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4—Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<b><i>Paid employment</i></b>								
Basic wages and allowances .. ..	19.35	39.08	62.50	83.98	110.40	160.29	169.04	54.86
Bonus and commission .. ..	..	0.71	0.43	4.08	2.09	4.58	..	1.08
Concessions .. ..	4.33	5.85	6.99	10.85	11.36	6.95	4.77	6.82
Rest .. ..	0.54	1.46	2.67	2.11	4.08	5.80	..	1.92
Sub-total : paid employment ..	24.22	47.10	72.59	101.02	127.93	177.62	173.81	64.68
<b><i>Self-employment</i></b>								
Agriculture .. ..	..	—0.01	0.13	0.82	—0.01	..	147.32	1.45
Animal husbandry .. ..	..	—0.01	0.20	0.60	0.17	—0.18	3.09	0.15
Trade .. ..	..	..	..	..	..	..	..	..
Rest .. ..	—0.03	—0.01	0.09	0.15	—0.01	0.04	1.23	0.04
Sub-total: Self-employment ..	—0.03	—0.03	0.42	1.57	0.15	—0.14	151.64	1.64
<b><i>Other income</i></b>								
Rent .. ..	0.17	0.03	0.10	0.26	0.17	..	1.34	0.10
Rest .. ..	..	0.07	0.45	0.19	0.61	..	..	0.19
Sub-total : other income ..	0.17	0.10	0.55	0.45	0.78	..	1.34	0.29
Total income ..	24.36	47.17	73.56	103.04	128.86	177.48	326.79	66.61
<b><i>Other receipts</i></b>								
Sale of assets other than shares, etc. .. ..	..	..	0.22	..	..	..	..	0.06
Credit purchase .. ..	1.93	1.68	1.37	1.21	4.21	..	23.64	1.83
Loan taken .. ..	12.07	6.16	11.43	12.81	7.63	25.07	6.96	9.48
Rest .. ..	3.83	2.33	1.92	5.50	1.89	13.93	..	2.91
Sub-total : other receipts ..	17.83	10.17	14.94	19.52	13.73	39.00	30.60	14.28
Total receipts ..	42.19	57.34	88.50	122.56	142.59	216.48	357.39	80.89
Percentage of families ..	10.87	42.35	28.33	12.41	3.54	1.61	0.89	100.00

A major portion (about 82 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income generally increased with the increase in income, except in the highest income class.



Income from bonus and commission accounted for Rs. 1.08 or 1.6 per cent. of the total income. Families in the lowest and highest income classes did not receive any bonus or commission.

The average monthly income from concessions worked out to Rs. 6.82 or about 10 per cent. and its percentage contribution to the total monthly income decreased with the increase in income except in the income class "Rs. 60 to less than Rs. 90". Income from 'rest' comprising overtime earnings, etc., amounted to Rs. 1.92 or about 3 per cent. of the total income.

Income from self-employment was only Rs. 1.64 or about 2.5 per cent. of the total income. Income from 'other sources' was comparatively low being Re. 0.29 or 0.5 per cent. of the total income.

"Other receipts" obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchases and loans taken, etc. These capital receipts amounted to Rs. 14.28 or about 21 per cent. of the total income taking all the families together. Families in the lowest income class depended mainly on these receipts; these being about 73 per cent. of the average income of Rs. 24.36, in their case. The percentage of 'other receipts' to total monthly income decreased with increase in income except in the income class 'Rs. 150 to less than Rs. 210'.

#### 4.5. *Income and other receipts by components and family size*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5—*Average monthly income and other receipts by components and family size*

Type of receipt	(In Rupees)								
	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	37.25	46.01	55.69	57.48	68.82	73.89	87.87	96.83	54.86
Bonus and commission ..	0.16	0.91	1.96	1.23	1.00	2.64	0.98	..	1.08
Overtime earnings ..	0.59	0.78	0.92	1.01	1.38	0.36	2.95	3.70	0.96
Other earnings ..	0.68	1.65	0.78	1.51	0.84	1.20	0.66	0.53	0.96
Concessions ..	4.43	6.93	7.40	7.85	7.76	7.90	9.84	7.41	6.82
Total ..	43.11	55.68	66.75	69.08	79.80	85.99	102.30	108.47	64.68

TABLE 4.5—*contd.*

	1	2	3	4	5	6	7	8	9	10
<i>Income from self-employment</i>										
Boarding and lodging services ..	..	..	..	..	..	..	..	..	..	..
Agriculture ..	..	..	..	..	0.17	6.53	6.59	..	1.06	1.45
Animal husbandry ..	..	..	0.20	..	0.22	0.61	..	-0.33	0.53	0.15
Trade ..	..	..	..	..	..	..	..	..	..	..
Profession ..	..	..	..	..	..	..	..	..	..	..
Others ..	..	0.00	-0.13	0.07	-0.11	0.23	0.36	..	0.53	0.04
Total ..	..	0.00	0.07	0.07	0.28	7.37	6.95	-0.33	2.12	1.64
<i>Other income</i>										
Net rent from land ..	..	..	..	..	..	..	..	..	..	..
Net rent from house ..	0.08	0.13	..	0.11	0.23	..	..	0.52	0.10	..
Net rent—others ..	..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	..	..	..
Cash assistance ..	..	..	0.52	..	0.17	..	..	..	..	0.11
Gifts, concessions ..	..	..	0.07	0.07	0.05	0.23	0.23	..	..	0.08
Interest and dividends ..	..	..	..	..	..	..	..	..	..	..
Chance games and lotteries ..	..	..	..	..	..	..	..	..	..	..
Total ..	..	0.08	0.72	0.07	0.33	0.46	0.23	..	0.52	0.29
Total income ..	..	43.19	56.47	66.89	69.69	87.63	93.17	101.97	111.11	66.61
<i>Other gross receipts</i>										
Sale of shares and securities ..	..	..	..	..	..	..	..	..	..	..
Withdrawal of savings ..	1.62	2.28	1.05	2.52	2.92	3.83	3.28	1.59	2.20	..
Sale of other assets ..	..	..	..	..	0.23	..	0.24	..	..	0.06
Credit purchases ..	0.79	2.03	1.24	2.13	1.38	4.67	2.95	4.76	1.83	..
Loan taken ..	3.21	8.63	5.89	9.58	19.74	13.89	5.90	43.92	9.48	..
Rest ..	0.04	0.98	0.46	0.39	1.77	..	3.61	3.70	0.71	..
Total ..	..	5.66	13.92	8.64	14.85	25.81	22.63	15.74	53.97	14.28
Total receipts ..	..	48.85	70.39	75.53	84.54	113.44	115.80	117.71	165.08	80.89
<i>Percentage of families to total</i>										
..	..	25.26	15.30	15.28	17.85	13.02	8.35	3.05	1.89	100.00

The average income per family increased from Rs. 43.19 in case of single member families to Rs. 111.11 in case of families having over 7 members.

Income from paid employment constituted about 97 per cent. of the total income. Basic wages and allowances was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment and 'other income', e.g., rent, cash assistance, etc., were respectively 2.5 and 0.5 per cent. of the total income and these did not show any definite trend with increase in the size of the families.

#### 4.6. *Income and other receipts by family composition*

##### 4.61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6—*Average monthly receipts by family composition in terms of relationship with the main earner*

Item	(In Rupees)							
	Family composition (in terms of relationship with the main earner)							All
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Income ..	45.87	38.11	56.26	71.73	86.99	80.97	85.11	66.61
Other receipts ..	5.09	6.50	24.58	14.18	25.47	32.01	12.24	14.28
Total ..	50.96	44.61	80.84	85.91	112.46	112.98	97.35	80.89
Percent age of families ..	15.88	9.38	10.62	34.80	9.22	7.65	12.45	100.00

The average monthly total receipts per family amounted to Rs. 80.89. The major portion (Rs. 66.61) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 14.28 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played an important part in the case of families consisting of husband and wife, unmarried earner and other members and husband, wife, children and other members, the proportion of such receipts to the income being about 44 per cent., 40 per cent. and 29 per cent. respectively. These other receipts, however, accounted for about 20 per cent. 17 per cent. and 11 per cent. of the total income respectively in case of families consisting of husband, wife and children; husband or wife and unmarried earner

#### 4.62. In terms of the number of adults/children

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7—Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Item	Family composition in terms of adults/children										Other families	All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	3 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child			
	1	2	3	4	5	6	7	8	9	10	11	12
Income ..	.. 42·91	41·55	58·03	61·36	65·35	66·10	80·16	75·24	98·36	122·24	66·61	
Other receipts ..	.. 5·65	6·82	21·38	8·83	11·45	20·17	8·80	13·62	11·49	48·26	14·28	
Total ..	.. 48·56	48·37	79·41	70·19	76·80	86·27	89·05	88·86	109·85	170·50	80·89	

The average monthly income for families having 3 adults with or without children and other families was higher than the average income for all families taken together.

The proportion of 'other receipts' to the total receipts was comparatively high in case of families consisting of 2 adults, 2 adults and more than 2 children and 'other families'.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1. *Concepts and definitions*

##### 5.1.1. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows: —

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer

payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market, purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

#### 5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra person (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible, it was not counted under 'e'.

### 5.13. Consumption co-efficients

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male	...	...	...	...	1.0
Adult female	...	...	...	...	0.9
Child (below 15 years)	...	...	...	...	0.6

### 5.2. Expenditure pattern

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 66.61 and the average consumption expenditure worked out to Rs. 70.67 leaving a deficit of Rs. 4.06. When items such as remittances to dependants, taxes, interest on loans were also included, i.e. expenditure for current living was considered, the deficit increased to Rs. 5.28. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

#### 5.21. Consumption expenditure

Of the average consumption expenditure of Rs. 70.67 per family per month, an expenditure of Rs. 44.51 or about 63 per cent. was incurred on food, Rs. 4.47 or about 6 per cent. on tobacco, pan, supari and intoxicants, Rs. 5.18 or about 7 per cent. on fuel and lighting, Rs. 4.09 or about 6 per cent. on housing, water charges and household appliances, etc., Rs. 6.72 or about 10 per cent. on clothing, bedding, headwear and footwear, etc., and Rs. 5.70 or 8 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 16.42 per month. Table 5.1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits.

**TABLE 5.1—Average expenditure on food per adult consumption unit by income classes**

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
< 30 .. ..	1.46	1.32	26.04	19.73
30—<60 .. ..	2.70	2.25	34.88	15.50
60—<90 .. ..	3.92	3.18	50.22	15.79
90—<120 .. ..	4.09	3.46	63.82	18.45
120—<150 .. ..	5.47	4.59	78.16	17.03
150—<210 .. ..	5.67	4.65	77.64	16.70
210 and above .. ..	6.00	5.06	96.45	19.06
All income .. ..	3.26	2.71	44.51	16.42

### 5.22. Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investment and debts repaid, worked out to Rs. 9.94 or about 14 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 4.94 was incurred towards repayment of debts, Rs. 3.78 on savings and investment, Rs. 1.13 on remittances to dependents and Re. 0.09 on taxes, interest and litigation. Of these, repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important items under savings and investments were provident fund (Re. 0.38) and livestock (Re. 0.30). Expenditure towards provident fund was reported by 14 per cent. of the families surveyed. Some expenditure was incurred on ornaments, etc., but the number of families reporting purchase of these items was very small. The amount (Rs. 4.94) paid towards repayment of debts was appreciable as compared to the amount spent on savings and investments.



An amount of Rs. 1.13 was remitted to dependants. Under the sub-group 'interest and litigation etc.,' interest on loans accounted for Re. 0.06 only.

### 5.23. *The budget of single member families*

Single member families constituted about 25 per cent. of the total families. The average monthly income of single-member families was Rs. 43.19 and the average monthly consumption expenditure Rs. 41.03 leaving a surplus of Rs. 2.16. However, when items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the budget showed a deficit of Re. 0.67 against the overall average deficit of Rs. 5.28 taking all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2—Percentage expenditure on groups/sub-groups of items

Groups/sub-groups of items	Type of families		
	Single-member families	Multi-member families	All
1	2	3	4
Food .. .. .	61.54	63.24	62.98
Pan, supari, tobacco and alcoholic beverage .. .. .	6.70	6.26	6.33
Fuel and light .. .. .	8.02	7.20	7.33
Rent for house and water charges ..	4.97	3.62	3.82
House repairs and upkeep, household appliances and furnishing, and household services .. .. .	2.00	1.97	1.97
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	7.58	9.84	9.50
Personal care .. .. .	3.31	2.66	2.76
Education and reading .. .. .	..	0.11	0.10
Recreation and amusement .. .. .	0.39	0.45	0.44
Medical care .. .. .	0.81	0.41	0.47
Other consumption expenditure ..	4.68	4.24	4.30
Total .. .. .	100.00	100.00	100.00

Workers living singly spent proportionately less on food, and more on pan-supari, etc., fuel and light, rent for house and water charges, house repairs, etc., personal care, medical care, and other consumption expenditure which consisted of transport and communication, subscription, gifts and charities, ceremonials, etc. Single-member families did not report any expenditure on education and reading. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 15.51 per month in case of multi-member families and Rs. 25.50 in case of single-member families. Taking important sub-groups under food, while the overall average expenditure on cereals and products, pulses and products, milk and products and other food sub-groups per adult consumption unit among multi-member families was Rs. 9.08, 0.93, 0.16 and 3.36 respectively, the average expenditure of single-member on these items was Rs. 8.81, 1.16, 0.17 and 4.30 respectively. The average expenditure on non-food items was also markedly high in case of singlemen. Thus, single-member spent, on an average, Rs. 3.14, 1.37, 0.83 and 0.16 on clothing, bedding, footwear, headwear, etc., personal care, household appliances, etc., and recreation and amusement, the average expenditure per adult consumption unit on these items in case of multi-member families was Rs. 2.41, 0.65, 0.48 and 0.11 respectively.

### 5.3. Levels of expenditure by income and family-type

The overall average monthly expenditure was Rs. 71.89 per family, Rs. 20.98 per capita and Rs. 25.24 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3—Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							All
	< 10	30— < 30	60— < 60	90— < 120	120— < 150	150— < 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	43.49	56.58	73.34	104.52	124.00	137.63	165.33	71.89
Average per capita	29.50	20.96	20.04	25.56	22.75	24.28	28.02	20.98
Average per adult consumption unit	32.95	24.02	24.62	29.93	27.04	29.58	32.71	25.24
Percentage of fami- lies to total	10.87	42.35	28.33	12.41	3.54	1.61	0.89	100.00

The average monthly expenditure per family varied from Rs. 43.49 in the lowest income class to Rs. 165.33 in the highest income class. It was higher in upper income classes. Since family expenditure is determined largely by the family size and in each family by the sex age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average expenditure per capita and per adult consumption unit it is seen that barring the first income class predominated by single member families and last three income classes which together covered about 6 per cent. of the total families, there was an increasing trend in the average levels with increase in income.

Table 5.4 shows how families with different compositions (in terms of relationship with the main earner) were distributed in the three expenditure classes. Table 5.5 shows such distribution of families in terms of their adult/child composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

**TABLE 5.4—Percentage distribution of families by family composition (in terms of relationship with the main earner) and monthly family expenditure**

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with the main earner)								Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members				
1	2	3	4	5	6	7	8	9		
Below 60 .. ..	77.26	83.08	45.07	30.69	9.62	30.78	27.14	42.21		
60—<120 .. ..	22.74	16.92	51.26	62.99	69.33	46.19	59.63	49.86		
120 and above .. ..	..	..	3.67	6.32	21.05	23.03	13.23	7.93		
<b>Total</b> .. ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00		
<b>Percentage of families to total</b> .. ..	15.88	9.39	10.62	34.80	9.22	7.65	12.45	100.00		

TABLE 5.5—*Distribution of families by family composition (in terms of adults/children) and monthly family expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Below 60 ..	79.25	82.55	47.51	52.91	25.44	36.35
60—<120 ..	20.75	17.45	48.07	47.09	72.50	55.62
120 and above ..	..	..	4.42	..	2.06	8.03
Total ..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families ..	25.26	2.63	14.39	9.16	10.57	11.03

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)				
	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Below 60 ..	18.14	8.89	..	2.46	42.21
60—<120 ..	79.12	81.84	85.87	46.81	49.86
120 and above ..	2.74	9.27	13.13	50.73	7.93
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families ..	5.32	5.08	7.70	8.86	100.00

#### 5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6—Average monthly expenditure by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<b>Food</b>								
Cereals and products ..	13.84	18.89	27.97	34.59	44.61	46.59	55.15	24.52
Pulses and products ..	1.66	2.10	2.70	3.85	4.92	5.38	4.44	2.57
Oil seeds, oils and fats ..	0.66	0.89	1.00	1.36	2.02	1.46	2.54	1.00
Meat, fish and egg ..	1.73	2.02	3.35	4.64	5.56	4.33	9.03	2.91
Milk and products ..	0.19	0.17	0.47	1.15	1.12	0.62	2.40	0.44
Vegetables and products ..	0.73	0.86	1.33	1.45	2.63	3.11	3.86	1.17
Fruits and products ..	0.83	1.34	1.70	1.89	2.63	2.07	2.56	1.52
Condiments, spices, sugar, etc. ..	3.93	4.46	6.14	8.09	9.29	10.52	11.90	5.05
Non-alcoholic beverages ..	0.47	0.42	0.64	0.75	1.15	0.92	0.43	0.57
Prepared meals and refresh- ments ..	2.00	3.73	4.92	6.05	4.23	2.64	4.14	4.16
<b>Sub-total: food ..</b>	<b>26.04</b>	<b>34.88</b>	<b>50.22</b>	<b>63.82</b>	<b>78.16</b>	<b>77.64</b>	<b>96.45</b>	<b>44.51</b>
<b>Non-food</b>								
Pan, supari ..	0.87	1.00	1.76	2.00	2.21	2.52	3.44	1.42
Tobacco and products ..	0.92	1.85	2.16	2.71	3.37	3.55	3.18	2.04
Alcoholic beverages, etc. ..	0.75	0.63	0.96	1.85	3.58	0.91	2.10	1.01
Fuel and light ..	3.40	4.55	5.45	7.12	8.13	6.49	5.60	5.18
House rent, water charges, repairs, etc. ..	2.03	2.45	2.85	3.56	3.61	2.51	3.42	2.72
Furniture and furnishings ..	0.27	0.02	0.32	0.55	0.89	0.05	1.65	0.24
Household appliances, etc. ..	1.00	0.49	1.24	1.05	1.47	9.17	5.14	1.05
Household services ..	..	..	0.28	..	..	..	..	0.08
Clothing, bedding and head- wear ..	1.68	5.03	4.54	8.17	9.00	14.10	23.78	5.41
Footwear ..	0.11	0.04	0.31	0.25	0.11	0.21	..	0.15
Miscellaneous (laundry, etc.) ..	0.91	0.82	1.21	1.88	2.48	1.99	2.18	1.16
Medical care ..	0.07	0.42	0.13	0.41	0.52	2.39	..	0.33
Personal care ..	1.63	1.53	2.06	2.77	3.11	3.75	3.74	1.95
Education and reading ..	..	..	0.02	0.03	0.03	..	6.14	0.07
Recreation and amusement ..	0.24	0.16	0.29	0.67	0.64	1.19	1.88	0.31
Transport and communica- tion ..	1.82	1.32	1.24	2.79	3.38	3.04	5.09	1.68
Subscription, etc. ..	1.19	0.61	0.45	1.11	0.38	1.94	0.12	0.70
Personal effects and mis- cellaneous expenses ..	0.21	0.29	0.54	2.14	1.13	3.15	1.18	0.66
<b>Sub-total: non-food ..</b>	<b>17.00</b>	<b>21.21</b>	<b>25.81</b>	<b>39.06</b>	<b>44.04</b>	<b>56.96</b>	<b>68.64</b>	<b>26.68</b>
<b>Total consumption expen- diture ..</b>	<b>43.04</b>	<b>56.09</b>	<b>76.03</b>	<b>102.88</b>	<b>122.20</b>	<b>134.60</b>	<b>165.09</b>	<b>70.67</b>
<b>Non-consumption expenditure</b>								
Taxes, interest and litigation ..	0.07	0.08	0.16	0.08	..	..	0.24	0.09
Remittance to dependants ..	0.38	0.41	2.15	1.56	1.80	3.03	..	1.13
Savings and investment ..	0.87	1.88	3.03	9.71	3.08	22.19	39.13	3.78
Debts repaid ..	0.26	0.92	4.17	8.64	14.78	57.55	89.76	4.94
<b>Total: non-consumption ex- penditure ..</b>	<b>1.58</b>	<b>3.29</b>	<b>9.51</b>	<b>19.99</b>	<b>19.66</b>	<b>82.77</b>	<b>129.13</b>	<b>9.04</b>
<b>Total disbursement ..</b>	<b>44.62</b>	<b>59.38</b>	<b>85.54</b>	<b>122.87</b>	<b>141.86</b>	<b>217.37</b>	<b>294.22</b>	<b>80.61</b>
<b>Percentage of families to total ..</b>	<b>10.87</b>	<b>42.35</b>	<b>28.33</b>	<b>12.41</b>	<b>3.54</b>	<b>1.61</b>	<b>0.89</b>	<b>100.00</b>

The average monthly consumption expenditure per family was Rs. 70.67. Expenditure on food worked out to Rs. 44.51 or about 63 per cent. of the total consumption expenditure. In analysing the pattern in terms of percentage expenditure it has to be borne in mind that single-member families, having a distinct consumption pattern of their own, featured in varying proportions in different income classes. Such factors vitiate the trend of percentage expenditure on specific groups or sub-groups with income in many cases. Subject to this, the proportion of expenditure on food to total consumption expenditure increased with a rise in family income upto the income class "Rs. 60 to less than Rs. 90" and decreased thereafter.

For other sub-groups under food group, there was no distinct relationship with the level of income.

The non-food groups accounted for about 37 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 51 per cent. While the percentage expenditure on fuel and light and rent, water charges, repairs, etc., generally showed a downward trend with the increase in income, that on clothing, bedding and headwear generally increased with increase in income.

As for other conventional necessities and luxuries, the proportionate expenditure on tobacco and products, household appliances and personal effects fluctuated without showing any definite trend that on personal care remained more or less constant with the increase in income and that on furniture and furnishings, education and reading, recreation and amusement and footwear showed no clear trend.

Non-consumption outgo and capital outlays amounted to Rs. 9.94 per family per month on an average or about 14 per cent. of the consumption expenditure. As regards debts repaid the percentage expenditure increased with increase in income. As for savings and investments, the percentage expenditure showed an increasing trend with the increase in income except in the income class "Rs. 120 to less than Rs. 150".

### 5.5. *Expenditure by per capita income*

Table 5.7 gives the break-up of the average monthly expenditure per family on sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7—Average monthly expenditure and disbursement by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)										All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above		
1	2	3	4	5	6	7	8	9	10	11	
<b>Food</b>											
Cereals and products ..	27.90	29.61	28.39	30.78	27.96	22.27	16.68	9.56	7.94	24.52	
Pulses and products ..	3.48	2.57	2.93	3.14	2.83	2.56	1.90	1.73	0.97	2.57	
Oil seeds, oils and fats ..	0.87	1.03	0.93	1.35	1.04	0.93	0.83	0.90	0.38	1.03	
Meat, fish and eggs ..	3.43	2.18	2.73	4.34	3.08	2.83	1.92	1.99	1.77	2.91	
Milk and products ..	0.10	0.10	0.23	0.72	0.39	0.48	0.63	0.05	0.37	0.44	
Vegetables and products ..	1.38	1.15	1.08	1.43	1.24	1.24	0.93	0.97	0.74	1.17	
Fruits and products ..	2.28	1.69	1.66	1.93	1.83	1.32	1.03	0.93	0.60	1.52	
Condiments, spices, sugar, etc. . . . .	6.78	5.98	6.29	7.11	5.94	5.59	3.89	2.81	2.11	5.65	
Non-alcoholic beverages ..	0.88	0.43	0.61	0.65	0.73	0.59	0.37	0.30	0.23	0.57	
Prepared meals and refresh- ments .. . . .	0.97	1.08	2.03	2.14	2.92	2.90	6.19	11.20	27.04	4.16	
<b>Sub-total : food</b> ..	<b>48.16</b>	<b>45.87</b>	<b>46.95</b>	<b>53.62</b>	<b>48.01</b>	<b>40.74</b>	<b>34.40</b>	<b>30.49</b>	<b>43.03</b>	<b>41.51</b>	
<b>Non-food</b>											
Pan, supari .. . . .	1.94	1.68	1.49	1.84	1.75	1.47	0.79	0.23	0.30	1.42	
Tobacco and products ..	1.55	1.60	1.73	2.33	2.17	1.86	2.02	2.48	2.93	2.04	
Alcoholic beverages, etc. . .	0.03	0.58	0.81	1.08	1.40	1.30	0.74	1.11	0.34	1.01	
Fuel and light .. . . .	4.51	5.07	5.06	6.12	5.77	5.15	4.45	3.69	3.11	5.18	
House rent, water charges, repairs, etc. . . . .	2.41	2.37	2.71	3.03	3.01	2.60	2.63	2.83	1.12	2.72	
Furniture and furnishings ..	0.41	0.34	0.10	0.68	..	0.21	0.15	..	0.23	0.24	
Household appliances, etc. . .	1.19	0.53	0.82	1.58	0.55	1.02	0.75	0.99	3.07	1.95	
Household services .. . . .	..	..	0.06	0.23	0.18	..	..	..	..	0.03	
Clothing, bedding and headwear .. . . .	13.04	21.00	2.60	4.69	4.71	2.16	4.99	11.49	8.19	5.41	
Footwear .. . . .	..	0.33	0.04	0.24	0.25	0.16	..	0.24	..	0.15	
Miscellaneous (laundry, etc.) ..	3.21	0.81	1.05	1.21	1.30	1.59	0.91	1.95	1.36	1.16	
Medical care .. . . .	..	0.19	0.36	0.27	0.28	0.28	0.17	1.63	..	0.34	
Personal care .. . . .	3.17	1.83	1.95	2.18	1.83	1.98	1.50	1.85	2.34	1.95	
Education and reading .. . .	..	0.05	0.03	0.01	0.01	..	..	0.03	1.41	0.07	
Recreation and amusement ..	0.36	0.25	0.33	0.35	0.32	0.20	0.35	0.55	0.41	0.31	
Transport and communica- tion .. . . .	7.00	1.49	1.74	1.54	1.74	1.51	1.79	2.62	0.42	1.88	
Subscription, etc. . . . .	11.36	0.09	0.44	1.11	1.40	0.39	0.17	0.19	0.78	0.70	
Personal effects and mis- cellaneous expenses .. . . .	0.18	0.81	0.32	0.37	0.81	0.60	1.29	0.28	2.22	0.66	
<b>Sub-total : non-food</b> ..	<b>50.36</b>	<b>38.99</b>	<b>21.64</b>	<b>28.77</b>	<b>27.53</b>	<b>21.93</b>	<b>22.75</b>	<b>32.16</b>	<b>28.23</b>	<b>26.16</b>	
<b>Total consumption ex- penditure</b> .. . . .	<b>98.52</b>	<b>84.86</b>	<b>68.59</b>	<b>82.39</b>	<b>75.54</b>	<b>62.67</b>	<b>57.15</b>	<b>62.65</b>	<b>71.26</b>	<b>70.67</b>	

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation	..	..	0.10	0.07	0.01	0.15	..	9.65	0.06	0.09
Remittance to dependants	..	..	..	0.44	0.49	0.53	2.77	1.45	12.42	1.13
Savings and investments	7.24	5.19	1.56	4.58	2.98	3.63	2.38	7.57	10.33	3.78
Debts repaid	..	..	0.03	3.70	2.99	2.93	5.92	10.69	8.59	4.04
Total : non-consumption expenditure	..	7.24	5.22	5.36	8.08	6.41	10.26	15.84	18.17	32.40
Total disbursement	..	105.76	90.08	73.95	90.47	81.95	72.98	72.99	80.8	103

The percentage expenditure on food increased from about 49 per cent. of the total consumption expenditure in the 'lowest' per capita income class to about 68 per cent. in the per capita income class "Rs. 10 to less than Rs. 15" and then decreased in the subsequent per capita income classes except in the highest per capita income class.

### 5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Earnest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

#### 5.61. Analysis by per capita income classes

Expenditure on food depends on various factors besides income, and the size of the family is the most important among such factors. To eliminate the effects of the size of the family, therefore, analysis has been made in terms of per capita income classes for the family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to total expenditure.



**TABLE 5.8—Percentage distribution of families in each per capita income class by percentage expenditure on food**

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Below 45	18.09	3.32	..	6.52	9.52	1.78	16.98	24.69	17.19	7.02
45—<50..	..	..	0.62	4.15	1.45	1.32	1.57	7.20	17.33	2.59
50—<55..	68.97	..	3.97	5.01	7.56	2.59	12.80	36.19	19.42	7.67
55—<60..	..	14.21	8.84	11.52	6.44	18.33	14.01	8.85	34.64	12.92
60—<65..	12.94	13.76	17.39	11.18	19.20	29.72	9.25	17.21	2.83	17.24
65—<70..	..	17.43	15.88	16.87	23.86	17.96	24.14	5.86	..	17.38
70 and above	..	51.28	53.30	44.75	31.97	28.30	21.25	..	8.59	35.18
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.60	6.57	19.27	19.45	12.97	20.96	11.37	4.96	3.85	100.00

It will be seen that the percentage of the families recording appreciably higher percentage (70 and above) on food generally declined in the higher per capita income classes.

#### 5.62. Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

**TABLE 5.9—Percentage distribution of families in each family size class by percentage expenditure on food**

Percentage expenditure on food to total expenditure			Number of families (unestimated)	Family size					
				1	2 and 3	4 and 5	6 and 7	Above 7	All
1	2	3	4	5	6	7	8		
Below 45	..	..	31	10.16	9.79	4.46	0.73	..	7.02
45—<50	..	..	10	5.36	1.67	2.00	0.97	..	2.59
50—<55	..	..	27	16.33	5.67	4.14	4.71	..	7.67
55—<60	..	..	59	16.61	10.28	11.87	11.50	32.19	12.92
60—<65	..	..	77	21.93	16.89	11.19	25.56	9.09	17.24
65—<70	..	..	85	11.74	21.49	16.78	17.01	38.24	17.38
70 and above	..	..	189	17.87	34.21	49.56	39.52	20.48	35.18
Total	..	..	478	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families			..	25.26	30.58	30.87	11.40	1.89	100.00
Number of families (unestimated)			..	55	145	173	85	20	478

About 30 per cent. of the single-member families spent 65 per cent. or more on food. As against this about 66 per cent. and 57 per cent. of the families containing 4 and 5, and 6 and 7 members respectively spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of the end classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably higher or lower than the overall average percentage expenditure on food.

#### 5.7. Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-group of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10—Percentage of families reporting expenditure on selected sub-groups by family size

Items	Family size					All	Report- ing families (unesti- mated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	90.67	85.94	85.98	78.73	93.44	86.47	428
Non-alcoholic beverages	41.52	58.68	69.29	66.64	78.54	58.90	303
Pan, supari ..	30.05	85.29	79.98	92.04	100.00	70.75	378
Tobacco and tobacco products ..	80.06	91.13	90.93	93.18	93.44	88.55	433
Alcoholic beverages ..	23.23	39.68	32.73	38.60	43.20	33.33	176
Furniture and furnishings ..	4.16	4.92	10.56	5.19	17.29	6.73	38
Household services ..	..	..	2.61	..	..	0.81	4
Medical care ..	7.11	3.87	7.74	8.27	15.65	6.61	36
Personal care ..	100.00	99.77	97.89	96.59	100.00	99.18	476
Education and reading	1.43	1.08	1.63	3.75	28.82	2.16	15
Recreation and amusement ..	25.84	30.48	24.14	32.91	44.42	27.89	148
Transport and communication ..	57.37	54.33	58.85	56.67	63.96	56.94	297
Remittances to dependants ..	19.95	5.11	1.67	3.61	..	7.53	24
Savings and investments	28.87	31.99	33.13	30.60	36.74	31.48	164
Debts repaid ..	14.05	13.38	19.73	19.02	11.72	16.12	86

About 86 per cent. of the families incurred expenditure on prepared meals and refreshments. About 59 per cent. of the families reported expenditure on non-alcoholic beverages like tea, coffee, etc. Addiction to tobacco and tobacco products and to pan-supari was widespread as about 89 per cent. of the families reported expenditure on

the former and about 71 per cent on the latter, the percentage remaining fairly steady in all size classes. About 33 per cent. of the families reported expenditure on alcoholic beverages and the percentage of families reporting expenditure increased with the increase in family size. Furniture and furnishings did not seem to be very popular objects of expenditure. Expenditure on medical care was reported by about 7 per cent. of the families and on personal care by 99 per cent. of the families, the percentage remaining fairly steady in all size classes. Only 2 per cent. of the families reported expenditure on education and reading, about 28 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was wide spread and about 57 per cent. of the families reported expenditure on this sub-group.

About 31 per cent. of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. The percentage of families reporting expenditure on remittance to dependants was low, viz. about 8. Naturally, the families reporting expenditure on this sub-group were mostly single-member families. About 16 per cent. of the families were making repayments of debts.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding "prepared meals and refreshments" for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items, consumed, on an average, per family per month are presented in Table 6.1.

TABLE 6.1—Average quantity consumed per family by items

Item						Standard unit (Qty.)	Number of families reporting* quantity (unestimated)	Average quantity per family of all families
1						2	3	4
<i>Food, beverages, etc.</i>								
<i>Cereals and products</i>								
Paddy	..	..	..	..	..	kg.	92	9.55
Rice	..	..	..	..	..	"	411	31.85
Wheat	..	..	..	..	..	"	5	0.04
Jowar	..	..	..	..	..	"	9	0.09
Rajra	..	..	..	..	..	"	1	0.00
Maize	..	..	..	..	..	"	5	0.08
Maize (atta)	..	..	..	..	..	"	1	0.01
Pea	..	..	..	..	..	"	5	0.03
Ragi	..	..	..	..	..	"	172	7.51
Ragi (atta)	..	..	..	..	..	"	14	1.05
Gram	..	..	..	..	..	"	26	0.10
Chira, muri, khoi, lawa	..	..	..	..	..	"	21	0.02
Other rice products	..	..	..	..	..	"	35	0.55
Suji, rawa	..	..	..	..	..	"	4	0.01
Bread	..	..	..	..	..	"	2	0.00
Biscuit	..	..	..	..	..	"	3	0.01
Other cereals	..	..	..	..	..	"	6	0.07
<i>Pulses and products</i>								
Arhar	..	..	..	..	..	"	434	1.91
Gram	..	..	..	..	..	"	229	0.74
Moong	..	..	..	..	..	"	155	0.43
Masur	..	..	..	..	..	"	1	0.01
Urd	..	..	..	..	..	"	75	0.10
Pea	..	..	..	..	..	"	11	0.03
Other pulses	..	..	..	..	..	"	29	0.08
Pulse products	..	..	..	..	..	"	1	0.00

\*The figures in Col. 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

					1	2	3	4
<i>Oil seeds, oils and fats</i>								
Mustard oil	..	..	..	..	kg.	2	0.00	
Coconut oil	..	..	..	..	"	89	0.07	
Gingelly oil	..	..	..	..	"	42	0.04	
Groundnut oil	..	..	..	..	"	308	0.27	
Other vegetable oil	..	..	..	..	"	3	0.00	
Vanaspati	..	..	..	..	"	42	0.04	
Oil seeds ..	..	..	..	..	"	2	0.00	
<i>Meat, fish and eggs</i>								
Goat meat	..	..	..	..	"	80	0.19	
Mutton ..	..	..	..	..	"	201	0.46	
Poultry ..	..	..	..	..	n.b.	41	0.11	
Other meat	..	..	..	..	kg.	3	0.01	
Fresh fish	..	..	..	..	"	35	0.11	
Dry fish ..	..	..	..	..	"	351	0.84	
Eggs—hen	..	..	..	..	n.b.	14	0.22	
<i>Milk and products</i>								
Milk—cow	..	..	..	..	l.	51	0.58	
Milk—buffalo	..	..	..	..	"	4	0.03	
Curd ..	..	..	..	..	kg.	3	0.01	
Ghee—cow	..	..	..	..	"	18	0.01	
Ghee—buffalo	..	..	..	..	"	6	0.00	
Butter ..	..	..	..	..	"	8	0.01	
Powdered milk	..	..	..	..	"	7	0.01	
<i>Condiments and spices</i>								
Salt ..	..	..	..	..	"	465	2.32	
Turmeric ..	..	..	..	..	g.	434	78.78	
Chillies—green	..	..	..	..	"	113	101.48	
Chillies—dry	..	..	..	..	"	452	512.51	
Tamarind	..	..	..	..	"	454	581.44	
Onion ..	..	..	..	..	kg.	462	1.53	
Garlic ..	..	..	..	..	g.	409	106.84	
Coriander ..	..	..	..	..	"	455	370.68	
Ginger ..	..	..	..	..	"	37	4.08	
Pepper ..	..	..	..	..	"	91	6.65	
Methi ..	..	..	..	..	"	158	24.61	
Saffron ..	..	..	..	..	"	16	0.47	
Mustard ..	..	..	..	..	"	369	142.76	
Jira ..	..	..	..	..	"	377	38.26	
Cloves ..	..	..	..	..	"	32	0.58	
Elaichi ..	..	..	..	..	"	9	0.12	
Mixed spices	..	..	..	..	"	27	7.00	
Other spices and condiments	..	..	..	..	"	5	1.05	

TABLE 6.1—*contd.*

1	2	3	4
<i>Vegetables and products</i>			
Potato .. .. .	kg.	273	0.87
Muli, turnip, radish .. .. .	"	42	0.08
Carrot, beet .. .. .	"	4	0.01
Arum .. .. .	"	1	0.00
Other root vegetables .. .. .	"	3	0.01
Brinjal .. .. .	"	331	1.46
Cauliflower .. .. .	"	1	0.00
Cabbage .. .. .	"	108	0.20
Jack fruit .. .. .	"	1	0.00
Ladies finger .. .. .	"	16	0.05
Tomato .. .. .	"	34	0.07
Cucumber .. .. .	"	21	0.04
Pumpkin .. .. .	"	4	0.02
Gourd .. .. .	"	11	0.07
Karela .. .. .	"	5	0.01
Bean .. .. .	"	71	0.21
Pea .. .. .	"	17	0.07
Other non-leafy vegetables .. .. .	"	3	0.03
Palak .. .. .	"	4	0.00
Amaranth, chalai .. .. .	"	19	0.04
Methi .. .. .	"	8	0.17
Other leafy vegetables .. .. .	"		
Pickles and preservatives .. .. .	"		
Other vegetable products .. .. .	"		
<i>Fruits and products</i>			
Banana, plantain .. .. .	no.	104	1.95
Orange .. .. .	"	23	0.90
Lemon .. .. .	"	1	0.00
Mango .. .. .	"	8	0.03
Jack fruit .. .. .	"	16	0.27
Water melon .. .. .	"		
Coconut .. .. .	"	436	5.31
<i>Sugar, honey, etc.</i>			
Sugar crystal .. .. .	kg.	30	0.04
Gur .. .. .	"	417	3.04
Others .. .. .	"		
<i>Pan, supari</i>			
Pan—leaf .. .. .	no.	375	217.22
Pan—finished .. .. .	"	3	0.19
Supari .. .. .	g.	375	218.46
Lime .. .. .	"	111	73.25
Katha .. .. .	"	37	4.90
Others .. .. .	"	8	0.74

TABLE 6.1—*concl'd.*

1	2	3	4
<i>Tobacco and products</i>			
Bidi .. .. .	no.	333	310 75
Cigarette .. .. .	"	1	0 04
Chewing tobacco .. .. .	g.	20	10 38
Leaf tobacco .. .. .	"	263	113 96
Snuff .. .. .	"	32	2 22
Others .. .. .	"	1	0 02
<i>Alcoholic beverages</i>			
Toddy—(Neera) .. .. .	pint	6	0 07
Country liquor .. .. .	"	150	0 85
Ganja .. .. .	g.	1	0 00
Others .. .. .	"	..	..
<i>Non-alcoholic beverages</i>			
Tea leaf .. .. .	kg.	61	0 02
Coffee, powder and seed .. .. .	"	249	0 09
g.=gram      kg.=kilogram      no.=number      l.=litre			

The quantity of cereals and products consumed by an average working class family per month was 50.97 kg. Of this, the major portion (41.40 kg.) was accounted for by rice and paddy. The average size of a family in terms of adult consumption units was 2.71 and hence the quantity of cereals consumed per adult per day worked out to about 0.62 kg. Besides 50.97 kg. of cereals and products, the average family consumed 3.30 kg. of pulses and products, 1.61 kg. of meat, fish (excluding poultry and eggs for which quantity figures in weights were not available), 0.42 kg. of oils and fats, 0.61 litre of milk and 0.64 kg. of milk products, 5.83 kg. of condiments and spices, 3.41 kg. of vegetables and products and 3.08 kg. of sugar, honey, etc. Apart from these there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of foodstuffs consumed, on an average, by a family of industrial workers in Chikmagalur.

Among items of pan, supari, tobacco and beverages, an appreciable consumption of pan, supari, bidi, leaf tobacco and coffee powder or seed was recorded.

## 6.2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the



food-stuffs consumed, on an average, by a working class family in Chikmagalur was attempted on the basis of data presented in Table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of various age-groups:

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5—14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly plantation workers. Most of their occupations would require less than 5 kl/kg/hour and a good number requiring even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest, it was assumed to be 20 mg. per day.

5. The Vitamin B<sub>1</sub> requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that 75 paise worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives nutritive value of the foodstuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

**TABLE 6.2—***The nutritive value of food-stuffs consumed, on an average, by a working class family*

Nutrients					Quantity consumed per day per family	Quantity recommended
Calories	..	..	..	..	7,357	7,350
Protein	..	..	..	..	177 g.	186 g.
Fat	..	..	..	..	45 g.	..
Calcium	..	..	..	..	1·7 g.	3·8 g.
Iron	..	..	..	..	101 mg.	68 mg.
Vitamin A	..	..	..	..	3,433 i.u.	11,410 i.u.
Vitamin B 1	..	..	..	..	4·0 mg.	3·7 mg.
Vitamin C	..	..	..	..	58 mg.	163 mg.
Nicotinic acid	..	..	..	..	40 mg.	..
Riboflavin	..	..	..	..	1·2 mg.	..

g.=gram

mg.=milligram

i.u.=international unit

The overall nutritive value of the diet appeared to be fair and there was need for improvement. Increased intake of leafy vegetables, fruits and intake of at least skimmed milk especially by children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium, Vitamin A, and Vitamin C

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for the one whole month, generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of articles of food, drink, tobacco and fuel and light consumed were taken on the disbursement side and not the purchase value. Net income from "family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1—*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference(+) or (—) (Rs.)
1	2	3	4	5
Less than 30 ..	10.87	42.19	44.62	—2.43
30 to less than 60 ..	42.35	57.34	59.38	—2.04
60 to less than 90 ..	28.33	88.50	85.54	+2.96

TABLE 7.1—*contd.*

1	2	3	4	5
90 to less than 120 ..	12.41	122.56	122.87	—0.31
120 to less than 150 ..	3.54	142.59	141.59	+0.73
150 to less than 210 ..	1.61	216.48	217.37	—0.89
210 and above ..	0.89	357.39	294.22	+63.17
Total ..	100.00	80.89	80.61	+0.28

Taking all income classes, the net balancing difference was Re. 0.28 or 0.35 per cent. of the total receipts. The net surplus was the highest in case of families having income of Rs. 210 and above. This income class accounted for 0.89 per cent. of the total families.

### 7.2. *Budgetary position by family income*

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as that from rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on accounts of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in Table 7.2.

TABLE 7.2—*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
monthly income per family (Rs.) ..	24.36	47.17	73.56	103.04	128.86	177.48	326.79	66.61
Average monthly expenditure per family (Rs.) ..	43.49	56.58	78.34	104.52	124.00	137.63	165.33	71.89

TABLE 7.2—*contd.*

1	2	3	4	5	6	7	8	9
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families ..	1.33	15.31	15.11	8.23	2.10	1.52	0.89	44.49
Percentage of families recording deficit to total families ..	9.54	27.04	13.22	4.18	1.44	0.09	..	55.51
Average surplus (+) or deficit (—) per family (Rs.) ..	—19.13	—9.41	—4.78	—1.48	+4.86	+39.85	+161.46	—5.27

\*Zero balance is considered as surplus.

Of the total families surveyed, about 56 per cent. had deficit budgets while the remaining 44 per cent. had surplus budgets (including the balanced budgets). The proportion of families having surplus budgets varied from about 12 per cent. in the lowest income class to 100 per cent. in the highest income class.

### 7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

TABLE 7.3—*Budgetary position by family composition*

Item	Family composition (in terms of adults/children)				
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1	2	3	4		
Percentage of families recording surplus* to total families	13.12	0.86	5.09	4.52	4.70
Percentage of families recording deficit to total families ..	12.14	1.77	9.30	4.64	5.87
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together ..	—0.95	—10.93	—9.95	—0.82	—14.81

\*Zero balance is considered as surplus

TABLE 7.3—*contd.*

Item	Family composition (in terms of adults/children)					All
	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	7	8	9	10	11	12
Percentage of families recording surplus* to total families ..	4.36	2.93	2.30	3.37	3.24	44.49
Percentage of families recording deficit to total families ..	6.67	2.39	2.78	4.33	5.62	55.51
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together	—3.15	+2.22	—7.87	+1.90	—13.67	—5.27

\*Zero balance is considered as surplus

Taking the surplus or deficit position of all families, all the families except those consisting of 2 adults and more than 2 children and 3 adults and more than 1 child, had deficit budgets only. The deficit was small in case of families consisting of one adult and two adults and one child.



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**PART II**  
**(LEVEL OF LIVING)**

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## CHAPTER 8

### LEVEL OF LIVING

#### 8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Chikmagalur. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of material and non-material wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspect of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependant to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were:

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;

- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets.

## 8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head "Sickness" information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under "Education" information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unionism and social security", details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinion of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (118 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1. General education

Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members, not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

**TABLE 9.1—Distribution of persons (aged 5 years and above) by income and educational standard**

Item	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	126	223	57	406
Percentage to total .. ..	31.03	54.93	14.04	100.00
<b>(A) All persons</b>				
Not reporting .. ..	..	0.45	..	0.25
Percentage receiving education ..	0.79	1.35	..	0.98
Percentage not receiving education ..	99.21	98.20	100.00	98.77
Total ..	100.00	100.00	100.00	100.00
<b>(B) Children</b>				
Percentage receiving education ..	2.86	4.76	..	3.51
Percentage not receiving education ..	97.14	95.24	100.00	96.49
Total ..	100.00	100.00	100.00	100.00
<b>(C) All persons receiving education</b>				
Percentage receiving education in primary school .. ..	100.00	66.67	..	..
Percentage receiving education in secondary school .. ..	..	33.33	..	25.00
Percentage receiving education in other institutions .. ..	..	..	..	..
Total ..	100.00	100.00	..	100.00

**TABLE 9.2—Percentage distribution of persons—children and others—not receiving education by reasons and family income**

Reasons for not receiving education	Monthly family income class (Rs.)							
	< 60		60—< 120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting .. ..	2.94	3.30	..	3.77	..	14.63	0.91	5.15
Financial difficulties ..	67.65	69.23	53.33	63.52	37.50	65.85	55.45	65.64
Lack of facilities ..	23.53	12.09	13.33	11.32	43.75	12.20	20.91	11.63
Domestic difficulties ..	2.94	3.30	6.67	3.15	6.25	..	5.45	2.75
Attending to family enterprise .. ..	..	4.39	..	1.26	6.25	..	0.91	2.06
Lack of interest ..	2.94	7.69	21.67	16.98	..	7.32	12.73	12.72
Others .. ..	..	..	5.00	..	6.25	..	3.64	..
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 99 per cent. were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 4 only which shows that the families were not keen on educating their children. Of the total members receiving education 75 per cent. were in primary schools and 25 per cent. in secondary schools. The main reasons for children as well as adult members not receiving education were reported to be financial difficulties, lack of facilities and lack of interest.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such; they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

#### 10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences. In all, there were 55 cases of sickness reported among 467 members of the sampled families. Information on consequences of sickness was collected only for gainfully occupied members of families.

TABLE 10.1—Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

Item	Percentage of cases					
1	2					
<b>(a) Type of sickness</b>						
Not reporting	..	..	..	..	..	1.82
Dysentery, diarrhoea and stomach trouble	..	..	..	..	..	23.63
Fever	..	..	..	..	..	43.64
Smallpox, plague, cholera	..	..	..	..	..	1.82
Respiratory diseases	..	..	..	..	..	1.82
Cough and cold	..	..	..	..	..	7.27
Other diseases	..	..	..	..	..	20.00
Total	..	..	..	..	..	100.00
<b>(b) Duration (during the reference period)</b>						
Not reporting	..	..	..	..	..	7.27
Below 7 days	..	..	..	..	..	32.73
7 days to below 15 days	..	..	..	..	..	41.82
15 days to below 30 days	..	..	..	..	..	14.55
30 days to below 60 days	..	..	..	..	..	..
60 days	..	..	..	..	..	3.63
Total	..	..	..	..	..	100.00
<b>(c) Type of treatment</b>						
Not reporting	..	..	..	..	..	5.46
No treatment	..	..	..	..	..	3.63
Self treatment	..	..	..	..	..	18.18
Ayurvedic treatment	..	..	..	..	..	5.46
Unani treatment	..	..	..	..	..	..
Homoeopathic treatment	..	..	..	..	..	3.63
Allopathic treatment	..	..	..	..	..	63.64
Others	..	..	..	..	..	..
Total	..	..	..	..	..	100.00
<b>(d) Source of assistance received</b>						
Not reporting	..	..	..	..	..	43.64
No assistance received	..	..	..	..	..	21.82
Employer	..	..	..	..	..	34.54
Total	..	..	..	..	..	100.00
<b>(e) Consequences (for gainfully occupied members of families)</b>						
Work and normal diet stopped	..	..	..	..	..	63.41
Only work stopped	..	..	..	..	..	34.15
Only normal diet stopped	..	..	..	..	..	2.44
None stopped	..	..	..	..	..	..
Total	..	..	..	..	..	100.00

Fever was the main sickness reported. The distribution of cases by duration of sickness showed that in about 75 per cent. of the cases, the sickness lasted for less than 15 days. In about 64 per cent. of the cases of sickness, allopathic treatment was taken. In about 18 per cent. of the cases of sickness self treatment was resorted to. In about 35 per cent. of the cases of sickness, assistance was received from employers while in about 22 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in about 98 per cent. of the cases the sickness resulted in stoppage of work. The average duration of such stoppage was about 10 days



# CHAPTER 11

## HOUSING CONDITIONS

### 11.1. *Introductory*

Detailed data about the conditions of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

### 11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, type of structure, ownership or type of landlord, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1—*Distribution of families by general characteristics of the building in which dwellings were located*

Item							Percentage of families
1							2
<i>(a) Type of building</i>							
Chawl/bustee	..	..	..	..	..	..	93.22
Flat	..	..	..	..	..	..	0.85
Independent building	..	..	..	..	..	..	5.93
Others	..	..	..	..	..	..	..
Total							100.00
<i>(b) Type of structure</i>							
Not reporting	..	..	..	..	..	..	..
Permanent kutcha	..	..	..	..	..	..	48.30
Permanent pucca	..	..	..	..	..	..	31.36
Temporary kutcha	..	..	..	..	..	..	9.32
Temporary pucca	..	..	..	..	..	..	11.02
Total							100.00

TABLE 11.1—*contd.*

1							2
<b>(c) Ownership or type of landlord</b>							
Not reporting	..	..	..	..	..	..	0.85
Employers	..	..	..	..	..	..	95.77
Self	..	..	..	..	..	..	1.69
Private	..	..	..	..	..	..	1.69
Public bodies	..	..	..	..	..	..	..
Total							100.00
<b>d) Condition of repairs</b>							
Good	..	..	..	..	..	..	40.68
Moderately good	..	..	..	..	..	..	33.05
Bad	..	..	..	..	..	..	26.27
Total							100.00
<b>(e) Sewage arrangements</b>							
Not reporting	..	..	..	..	..	..	0.85
Satisfactory	..	..	..	..	..	..	42.37
Moderately satisfactory	..	..	..	..	..	..	33.05
Unsatisfactory	..	..	..	..	..	..	23.73
Total							100.00
<b>(f) Ventilation arrangements</b>							
Good	..	..	..	..	..	..	79.66
Bad	..	..	..	..	..	..	5.93
Tolerable	..	..	..	..	..	..	14.41
Total							100.00

About 93 per cent. of the sampled families were living in chawls/bustees and about 6 per cent. in independent buildings. About 96 per cent. of the families were living in houses provided by the employers. The structure of the building was pucca, i.e. with walls built of cement, bricks, concrete or stone in about 42 per cent. of the cases. The rest of the families, forming about 58 per cent. were living in kutcha buildings.

### 11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.



TABLE 11.2—*contd.*

1							2
<b>(f) Provision of covered verandah</b>							
Provided ..	..	..	..	..	..	..	40.68
Not provided ..	..	..	..	..	..	..	59.32
Total							100.00
<b>(g) Source of water supply</b>							
Tap provided—							
(i) In dwelling ..	..	..	..	..	..	..	0.85
(ii) Outside dwelling ..	..	..	..	..	..	..	27.97
Well (with or without hand pump)	..	..	..	..	..	..	18.64
Tanks and ponds ..	..	..	..	..	..	..	16.10
Rivers, lakes and springs ..	..	..	..	..	..	..	36.44
Total							100.00
<b>(h) Provision of latrine</b>							
Not reporting ..	..	..	..	..	..	..	0.85
No latrine ..	..	..	..	..	..	..	91.53
In individual use ..	..	..	..	..	..	..	0.85
In common use with other families ..	..	..	..	..	..	..	6.77
Total							100.00
<b>(i) Type of latrine</b>							
Flush system ..	..	..	..	..	..	..	37.50
Septic tank system ..	..	..	..	..	..	..	62.50
Manually cleaned ..	..	..	..	..	..	..	..
Total							100.00

It would be seen that a majority of dwellings were having one living room with no provision for store, bath and latrine. The sources of water supply were mainly rivers, lakes and springs and taps provided outside the dwellings.

#### 11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

**TABLE 11.3—Distribution of families visiting important places by distance of the places from their dwellings**

Particulars of places, etc.	Percent- age of families not reporting.	Percent- age of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
	2	3	4	5	6	7
Work place of the main earner ..	..	..	77.96	14.41	7.63	100.00
Primary school ..	..	38.98	18.64	27.97	14.41	100.00
Medical aid centre ..	..	21.19	5.93	5.92	66.96	100.00
Hospital ..	..	..	1.69	..	98.31	100.00
Playground for children ..	..	57.63	3.39	4.23	34.75	100.00
Cinema house ..	..	1.69	..	..	98.31	100.00
Shopping centre— grocery ..	..	..	3.39	10.17	86.44	100.00
Shopping centre— vegetables ..	..	0.85	4.24	9.32	85.59	100.00
Employment ex- change ..	0.85	35.59	..	..	63.56	100.00
Railway station ..	0.85	23.73	..	..	75.42	100.00
Bus stop ..	..	3.39	21.19	24.58	50.84	100.00
Post office ..	..	..	2.54	11.02	86.44	100.00

In about 78 per cent. of the cases, work-places of the main earners were at a distance of less than 1 mile from their dwellings. Other important places of visit reported by workers or their families such as medical aid centre, hospital, cinema house, bus stop, post office, railway station and shopping centres were situated at a distance of 2 miles and above in a majority of cases.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such employee-members in the sampled working class families as were employed in registered plantations. In regard to employment pattern, employment history of the members employed in registered plantations at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the plantations, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered plantations on the day preceding the date of the survey. These included paid apprentices also.

#### 12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as "Permanent" and "Others" for a reference period of one year.

TABLE 12.1—*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
(a) <i>Paid employment</i>				
(i) In plantations .. ..	82.18	85.31	75.99	84.10
(ii) In other establishments .. ..	6.48	6.08	5.59	6.05
(b) Self-employment .. ..	11.34	2.70	10.81	4.10

TABLE 12.1—*contd.*

1	2	3	4	5
(c) In employment but not at work .. ..	4.73	1.98	4.14	
(d) Not in employment but—				
(i) Seeking work .. ..	0.09	1.40	0.23	
(ii) Not seeking but available for work ..	0.43	1.52	0.52	
(iii) Not available for work .. ..	0.66	2.91	0.86	
Total ..	100.00	100.00	100.00	100.00
Number of employees ..	19	252	33	304

There was a clear difference in the pattern for 'permanent' and 'other' employees. In the case of the former the percentage of man-weeks in 'self-employment' and 'not in employment' was negligible but not so in the case of latter, who had comparatively less quantum of paid employment.

### 12.3. Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided in the plantations are presented in Table 12.2.

TABLE 12.2—*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Un-satisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Drinking water .. ..	3.62	46.38	50.00	100.00	5.26	90.79	3.95	100.00
Rest-shelter .. ..	4.28	85.20	10.52	100.00	..	75.00	25.00	100.00
Canteen .. ..	4.28	94.40	1.32	100.00	..	100.00	..	100.00
Reading or recreation ..	4.28	95.72	..	100.00	..	..	..	..
Co-operative stores and grain shops .. ..	4.28	94.40	1.32	100.00	..	100.00	..	100.00
Medical facilities arranged by employers ..	5.26	16.78	77.96	100.00	3.38	87.34	9.28	100.00

## 12.4. Statutory rights and benefits

Table 12.3 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.3—*Distribution of employee-members by rights and benefits under Labour Laws and awareness thereof*

Rights and benefits	Percentage of employee-members by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Plantations Labour Act</i>					
Maximum daily hours of work at normal wages ..	..	25.83	5.63	68.54	100.00
Rate of overtime wages ..	..	2.98	13.91	83.11	100.00
Entitlement to leave with wages ..	4.30	20.86	4.64	70.20	100.00
Rate of leave with wages ..	5.96	17.88	2.98	73.18	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals ..	..	51.99	10.59	37.42	100.00
Maximum interval at which wages can be paid ..	..	27.48	6.96	65.56	100.00
Imposition of fines, deductions from wages ..	..	30.13	6.29	63.58	100.00
Procedures for complaints	0.99	29.14	12.58	57.29	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement ..	..	35.90	15.39	48.71	100.00
Compensation for death due to work accident ..	..	43.59	10.26	46.15	100.00
Procedure for complaints ..	1.92	28.20	12.82	57.06	100.00
<i>Maternity Benefits Act</i> (for women workers only)					
Leave granted at the time of confinement ..	0.84	55.46	15.13	28.57	100.00
Notice necessary to the employer for getting leave	0.84	33.61	5.88	59.67	100.00
Termination of services during the period of maternity leave ..	0.84	46.22	10.08	42.86	100.00
Cash benefits to be provided during the period of maternity leave ..	0.84	55.46	10.09	33.61	100.00



TABLE 12.3—*contd.*

1	2	3	4	5	6
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedure for recruitment, discharge, disciplinary action, etc. ..	..	18·97	13·79	67·24	100·00
Approval of procedure ..	..	20·69	10·34	68·97	100·00
Intimation of procedures to the workers .. ..	..	3·45	29·31	67·24	100·00
<i>Industrial Disputes Act</i>					
Lay-off compensation ..	..	9·37	..	90·63	100·00
Rate of lay-off compensation ..	..	..	7·81	92·19	100·00
Notice of retrenchment ..	..	21·87	..	78·13	100·00
Retrenchment compensation ..	..	9·37	3·13	87·50	100·00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer	6·02	43·37	8·44	42·17	100·00
Period after which the employer's contribution becomes payable ..	6·02	32·53	..	61·45	100·00
Accumulation of interest ..	6·02	10·85	..	83·13	100·00

12.5. *Trade union membership*

Data collected regarding association of employee-members with trade unions are presented in Table 12.4. For the purpose of the survey a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.4—*Distribution of employee-members according to membership of trade unions and other details*

Item							Percentage of employee- members
1							2
<i>Membership</i>							
Not reporting	..	..	..	..	..	..	11.84
No union	..	..	..	..	..	..	64.15
If union existing—							
(a) Member	..	..	..	..	..	..	11.18
(b) Not a member	..	..	..	..	..	..	12.83
Total	..						100.00

TABLE 12.4—*contd.*

1						2
<i>Subscription paid</i>						
Not reporting or no subscription	..	..	..	..	..	11.76
Paying regularly	..	..	..	..	..	64.71
Not paying regularly	..	..	..	..	..	23.53
Total						100.00
<i>Rate of subscription per month</i>						
Not reporting	..	..	..	..	..	11.76
Less than Re. 0.25	..	..	..	..	..	..
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	88.24
Re. 0.50 and above	..	..	..	..	..	..
Total						100.00

Of the total employee-members, about 11 per cent. stated to be the members of trade unions. Of these, about 65 per cent. were paying the subscription regularly. The most common rate of subscription was 'Re. 0.25 to less than Re. 0.50'.

#### 12.6. Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment, in which they were employed on the reference day is given in Table 12.5.

TABLE 12.5—*Percentage distribution of employee-members by industries and length of service*

Length of service						Coffee Plantations
1						2
Not reporting	..	..	..	..	..	0.99
Less than 1 year	..	..	..	..	..	34.87
1 year to less than 5 years	..	..	..	..	..	47.37
5 years to less than 10 years	..	..	..	..	..	10.85
10 years to less than 20 years	..	..	..	..	..	3.29
20 years and above	..	..	..	..	..	2.63
Total						100.00
Number of employees						304

## 12.7. Service conditions

In regard to service conditions, information was obtained on rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered plantations on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he/she was having a job, even though he/she might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.6 shows the relevant data collected on service conditions.

**TABLE 12.6—Percentage distribution of employee-members by industries and service conditions**

Service condition							Coffee- Plantations
1							2
<i>Daily rest interval</i>							
Not reporting	..	..	..	..	..	..	8.55
No rest interval	..	..	..	..	..	..	43.09
Half an hour	..	..	..	..	..	..	33.56
One hour and above	..	..	..	..	..	..	14.80
Total							100.00
<i>Pay period</i>							
Not reporting	..	..	..	..	..	..	6.91
Weekly	..	..	..	..	..	..	54.27
Fortnightly	..	..	..	..	..	..	7.57
Monthly	..	..	..	..	..	..	31.25
Total							100.00
<i>Earned leave enjoyed</i>							
Not reporting	..	..	..	..	..	..	47.37
0 day	..	..	..	..	..	..	49.67
1 to 10 days	..	..	..	..	..	..	1.97
11 to 15 days	..	..	..	..	..	..	0.33
16 days and above	..	..	..	..	..	..	0.66
Total							100.00

About 43 per cent. of employee-members reported to have not enjoyed any rest-interval, about 34 per cent. of employee-members were enjoying half-an-hour's rest-interval and about 15 per cent. enjoyed rest-interval of one hour and above. As regards pay-period,

about 54 per cent. of the employee-members were being paid weekly, about 31 per cent. monthly and about 8 per cent. fortnightly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that most of them did not enjoy paid earned leave.

### 12.8. Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Funds Act and Scheme enjoyed by the employee-members on the date of survey. These data are presented in Table 12.7.

TABLE 12.7—*Distribution of employee-members by social security benefits*

Schemes							Percentage of employees
1							2
<i>Employees' Provident Funds Act and Scheme</i>							
Not reporting	..	..	..	..	..	..	1.97
No arrangement	..	..	..	..	..	..	70.72
If arrangement—							
(A) Contributing	..	..	..	..	..	..	12.51
(B) Not contributing—							
(i) Not interested	..	..	..	..	..	..	..
(ii) Not eligible	..	..	..	..	..	..	14.80
Total	..						100.00

Of the total of 304 employee-members, about 71 per cent. were not contributing to provident fund account as there was no arrangement for provident fund in the establishments where they were employed. Out of the remaining employee-members, only about 13 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary Provident Fund Schemes introduced by the employers while the rest, about 15 per cent., were not eligible.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place, and total debts—both on 'family account' and on 'enterprise and other purposes account'—as on the date of survey. Only the family's share of the assets was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2. *Components of savings*

Relevant data on "savings" and "assets" are presented in Table 13.1.

TABLE 13.1—A. *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family class income (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings .. .. .	10.30	23.34	34.36	18.80
Assets .. .. .	318.18	752.70	318.64	526.20
Total .. .. .	328.48	776.04	353.00	545.00

#### B. *Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
<i>(i) Savings</i>				
<i>(a) On family account</i>				
Life insurance premium paid ..	0.61	..	..	0.16
Provident fund—own contribution ..	0.91	1.04	4.87	1.23

TABLE 13.1—B—contd.

	1	2	3	4	5
<i>(i) Savings—contd.</i>					
Provident fund—employer's contribution .. .. .		0.91	1.03	4.87	1.24
Savings (bank, postal and cash in hand).. .. .		..	0.12	..	0.08
Others .. .. .		0.71	0.82	..	0.74
Total ..		3.14	3.01	9.74	3.45
<i>(b) On enterprise and other purposes account</i> .. .. .					
		..	..	..	..
<i>(ii) Assets</i>					
<i>(a) On family account</i>					
Land .. .. .		55.41	73.91	46.74	67.49
Building .. .. .		30.44	13.69	26.14	18.76
Jewellery and ornaments .. .. .		5.87	5.38	13.08	5.98
Others .. .. .		3.62	4.01	4.30	3.93
Total ..		95.34	96.99	90.26	96.16
<i>(b) On enterprise and other purposes account</i> .. .. .					
		1.52	..	..	0.39
Grand total ..		100.00	100.00	100.00	100.00
Total number of reporting families ..		50	53	11	117

Out of the total of 118 sampled families, 117 or about 99 per cent reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 18.80 and of assets per reporting family to Rs. 526.20 giving a total of Rs. 545.00. Thus, savings formed about 3 per cent. and assets about 97 per cent. of the total amount under both savings and assets held by the reporting families. Both savings and assets were held mostly on "family account".

### 13.3. *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2—*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Not reporting .. ..	..	1.75	..	0.85
No savings and assets .. ..	6.00	10.53	..	7.63
Below Rs. 200 .. ..	64.00	52.64	54.55	57.62
Rs. 200 to below Rs. 500 .. ..	8.00	14.04	27.27	12.71
Rs. 500 to below Rs. 1,500 .. ..	14.00	8.77	9.09	11.02
Rs. 1,500 to below Rs. 2,500 .. ..	4.00	1.75	9.09	3.39
Rs. 2,500 to below Rs. 3,500 .. ..	4.00	1.75	..	2.54
Rs. 3,500 to below Rs. 4,500 .. ..	..	1.75	..	0.85
Rs. 4,500 and above .. ..	..	7.02	..	3.39
Total ..	100.00	100.00	100.00	100.00

About 8 per cent. of the families had no savings and assets. Roughly 58 per cent. of families reported savings and assets below Rs. 200.

#### 13.4. *Extent of indebtedness*

Table 13.3 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.3—*Percentage distribution of families by amount of debt and income classes*

Amount of debt	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. ..	67.74	34.29	25.00	47.30
Rs. 50 to less than Rs. 100 .. ..	25.81	31.42	37.50	29.73
Rs. 100 to less than Rs. 150 .. ..	6.45	20.00	12.50	13.51
Rs. 150 to less than Rs. 250 .. ..	..	8.57	25.00	6.76
Rs. 250 to less than Rs. 500 .. ..	..	2.86	..	1.35
Rs. 500 to less than Rs. 1,000 .. ..	..	2.86	..	1.35
Total ..	100.00	100.00	100.00	100.00
Total number of families reporting debt	31	35	8	74

Taking all families together, about 47 per cent. reported debt of less than Rs. 50, roughly 43 per cent. of Rs. 50 to less than Rs. 150 and about 10 per cent. of more than Rs. 150.

### 13.5. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in Table 13.4.

TABLE 13.4—*Distribution of families, loans and amount of loans by purpose*

Purpose of loans				Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1				2	3	4
<b>(A) On family account</b>						
Festival	..	..	..	4.05	4.55	2.07
Marriage	..	..	..	10.82	9.09	22.42
Child birth	..	..	..	2.70	2.27	0.90
Funeral	..	..	..	4.05	4.55	2.01
Sickness	..	..	..	5.41	6.82	15.36
Education	..	..	..	..	..	..
Unemployment or lay-off	..	..	..	2.70	2.27	0.97
Current deficit	..	..	..	56.76	56.81	35.02
Inherited debt	..	..	..	2.70	3.41	12.48
Others	..	..	..	9.46	9.09	7.00
Total				98.65	98.86	98.23
<b>(B) On enterprise and other purposes account</b>						
Building	..	..	..	..	..	..
Purchase of other assets	..	..	..	..	..	..
Cultivation	..	..	..	..	..	..
Other family enterprise	..	..	..	..	..	..
Inherited debt	..	..	..	..	..	..
Others	..	..	..	1.35	1.14	1.77
Total				1.35	1.14	1.77
Grand total				100.00	100.00	100.00
Absolute totals				74	88	5,665 (Rs.)

Out of the total of 118 sampled families, 74 or about 63 per cent. reported debt on the date of survey. Of the families reporting debt, about 98 per cent. had taken loans on 'family account' and rest on 'enterprise and other purposes account'.



## 13.6. Sources and terms of loans

Table 13.5 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.5—Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loans	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting ..	2.27	Not reporting	7.95	Not reporting	2.27	Not reporting	4.55
Provident fund	..	No security ..	88.64				
Co-operative society ..	..	Land ..	2.27	No interest	89.78	Weekly ..	17.05
Employer ..	65.91	Ornaments and Jewellery ..	..	Less than 6%	2.27	Monthly ..	29.54
Money lender	1.14	Others ..	1.14	6% to less than 12½%	2.27	Quarterly ..	..
Shopkeeper ..	9.09			12½% to less than 25%	2.27	Half-yearly	1.14
Friends and relatives	20.45			25% to less than 50%	1.14	Yearly	29.54
Others	1.14			50% and above ..	..	Others	18.18
Total ..	100.00		100.00		100.00		100.00

The largest proportion (about 66 per cent.) of loans were taken from employers. About 89 per cent. of total loans were taken against no security. Roughly 90 per cent. of loans were taken at no interest. About 30 per cent. each of loans were to be repaid in monthly and yearly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Chikmagalur centre to about 5 thousand. Of the total families, about 25 per cent. consisted of single member families, 31 per cent. of two to three members, about 31 per cent. of four to five members, 11 per cent. of six to seven members and the remaining 2 per cent. consisted of more than 7 members. By family type, about 35 per cent. consisted of husband, wife and children. Others in order were those consisting of unmarried earner (16 per cent.), husband and wife (11 per cent.), husband or wife (9 per cent.), husband, wife, children and other members (9 per cent.), unmarried earners and other members (8 per cent.) and rest (12 per cent.).

The average size of the family was 3.26 persons. Of these, 2.11 were earners, 0.04 earning dependants and 1.11 non-earning dependants. Of the earners, 1.16 were adult men, 0.84 adult women and 0.11 children. About 42 per cent. of the families had two income recipients and 27 per cent. only one income recipient. On an average, a family had 1.10 dependants living with it and 0.25 dependants living elsewhere.

The average monthly income worked out to Rs. 66.61 per family and Rs. 20.76 per capita. The largest number of families (about 42 per cent. of the total) came within the income class 'Rs. 30 to less than Rs. 60'. The families with an income of Rs. 150 and above formed about 3 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 66.61 per family, income from paid employment accounted for Rs. 64.68 or 97 per cent., income from self-employment for Rs. 1.64 or 2.5 per cent., income from 'other sources' such as rent from land and house, pension, cash assistance, gifts, concession, etc., for Re. 0.29 or 0.5 per cent. Men's contribution to the average monthly family income from all the three sources was about 60 per cent.

The average monthly expenditure for current living was Rs. 71.89 per family, Rs. 20.98 per capita and Rs. 25.24 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed increasing trend in the average levels with

increase in income barring the income class 'less than Rs. 30' predominated by single-member families and the last three income classes which together covered about 6 per cent. of the total families.

Of the average monthly expenditure of Rs. 71.89 consumption expenditure accounted for Rs. 70.67, the rest being accounted for by non-consumption outgo like taxes, interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 44.51 or about 63 per cent. of the total consumption expenditure. As the size of the family increased, a larger percentage of families fell in the higher expenditure classes.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family revealed that while the overall nutritive value of the diets was fair, there was room for improvement. Increased intake of leafy vegetables, fruits and intake of at least skimmed milk especially by the children, pregnant and nursing women would help to overcome the deficiencies in respect of calcium, vitamin 'A' and vitamin 'C'.

#### *14.2. Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Chikmagalur about 91\* per cent. of all members (aged 5 years and above) were illiterate and about 9\* per cent. had received education upto or below primary standard. During the period of survey about 1 per cent. of family members (aged 5 years and above) were receiving education. Among children (5 to 14 years of age) this percentage was about 4 only. Reasons for not receiving education in case of children and others were mainly financial difficulties, lack of facilities and lack of interest.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among the families.

A majority of working class families were living in chawls/bustees. The accommodation occupied by them generally consisted of one living room with no provision for store, bath and latrine. In most cases the sources of water supply were rivers, lakes and springs and taps provided outside the dwellings. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus-stop, post office, cinema house, hospital and medical aid centre were situated at a distance of 2 miles and above from their dwellings.

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\*Estimated figures.

A majority of employee-members of the sampled families were in permanent employment in plantations. About 82 per cent. of the employee-members had a length of service of less than 5 years, in the same establishment. About 54 per cent. of the employees were being paid weekly.

About 99 per cent. of the families reported savings and assets on the date of survey. Savings formed about 3 per cent. and assets about 97 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 18.80 and Rs. 526.20 respectively. Roughly, 58 per cent. of the families reported savings and assets below Rs. 200.

About 63 per cent. of the families surveyed reported debt on the date of survey and these were mostly on "family account". The average debt per indebted family came to Rs. 76.55.

## APPENDIX I

### *List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59*

#### **A. Factory Centres**

1. Digboi.
2. Jamshedpur.
3. Monghyr-Jamalpur.
4. Bombay.
5. Ahmedabad.
6. Nagpur.
7. Bhavnagar.
8. Sholapur.
9. Bhopal.
10. Indore.
11. Gwalior.
12. Madras.
13. Madurai.
14. Coimbatore.
15. Guntur.
16. Hyderabad.
17. Sambalpur.
18. Kanpur.
19. Varanasi (Banaras).
20. Saharanpur.
21. Calcutta.
22. Howrah.
23. Asansol.
24. Bangalore.
25. Alleppey.
26. Alwaye.

27. Amritsar.

28. Yamunanagar.

29. Jaipur.

30. Ajmer.

31. Delhi.

32. Srinagar.

#### **B. Mining Centres**

33. Jharia.

34. Kodarma.

35. Noamundi.

36. Balaghat.

37. Gudur.

38. Barbil.

39. Raniganj.

40. Kolar Gold Field.

#### **C. Plantation Centres**

41. Labac.

42. Rangapara.

43. Mariani.

44. Doom Dooma.

45. Coonoor.

46. Darjeeling.

47. Jalpaiguri.

48. Chikmagalur.

49. Ammathi.

50. Mundakkayam.

**APPENDIX II**  
**Average Monthly Expenditure—Item-wise—per Family**

Item	All families		Single-member families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(A) CONSUMPTION EXPENDITURE</b>				
<b>FOOD, BEVERAGES, ETC.</b>				
<i>Cereals and products</i>				
Paddy .. .. .	93	3.48	6	0.87
Rice .. .. .	411	17.50	36	7.37
Wheat .. .. .	5	0.03	..	..
Jowar .. .. .	9	0.03	..	..
Bajra .. .. .	1	0.00	..	..
Maize .. .. .	5	0.03	..	..
Maize (atta) .. .. .	1	0.00	..	..
Pea .. .. .	5	0.01	..	..
Ragi .. .. .	172	2.57	4	0.19
Ragi (atta) .. .. .	14	0.36	1	0.04
Gram .. .. .	27	0.06	2	0.07
Chira, muri, khoi, lawa .. .. .	23	0.03	1	0.03
Other rice products .. .. .	35	0.21	2	0.05
Suji, rawa .. .. .	4	0.01	1	0.02
Bread .. .. .	2	0.01	1	0.01
Biscuit .. .. .	3	0.00	..	..
Other cereals .. .. .	6	0.03	..	..
Grinding and other charges .. .. .	63	0.16	3	0.07
Sub-total : cereals and products .. .. .	465	24.52	41	8.73
<i>Pulses and products</i>				
Arhar .. .. .	436	1.62	40	0.85
Gram .. .. .	230	0.50	11	0.11
Moong .. .. .	155	0.33	11	0.16
Masur .. .. .	1	0.00	..	..
Urd .. .. .	75	0.05	4	0.03
Pea .. .. .	11	0.02	..	..
Other pulses .. .. .	29	0.05	1	0.00
Pulse products .. .. .	1	0.00	..	..
Sub-total : pulses and products .. .. .	460	2.57	41	1.15

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Oil seeds, oils and fats</i>								
Mustard oil	..	..	..	2	0.00	..	..	..
Coconut oil	..	..	..	90	0.21	10	0.14	..
Gingelly oil	..	..	..	42	0.08	4	0.07	..
Groundnut oil	..	..	..	309	0.62	25	0.31	..
Other vegetable oils	..	..	..	3	0.01	..	..	..
Vanaspati	..	..	..	43	0.08	5	0.06	..
Oil seeds	..	..	..	2	0.00	..	..	..
Sub-total : oil seeds, etc.	..	..	..	411	1.00	37	0.58	..
<i>Meat, fish and eggs</i>								
Goat meat	..	..	..	80	0.46	2	0.10	..
Mutton ..	..	..	..	201	1.14	21	0.69	..
Poultry	..	..	..	45	0.25	1	0.02	..
Other meat	..	..	..	3	0.01	..	..	..
Fresh fish	..	..	..	35	0.10	6	0.10	..
Dry fish	..	..	..	352	0.92	24	0.28	..
Eggs—hen	..	..	..	14	0.03	2	0.04	..
Sub-total : meat, fish and eggs	..	..	..	440	2.91	38	1.23	..
<i>Milk and products</i>								
Milk—cow	..	..	..	51	0.33	5	0.17	..
Milk—buffalo	..	..	..	4	0.01	..	..	..
Curd ..	..	..	..	3	0.00	..	..	..
Ghee—cow	..	..	..	18	0.05	..	..	..
Ghee—buffalo	..	..	..	6	0.01	..	..	..
Butter ..	..	..	..	8	0.02	..	..	..
Powdered milk	..	..	..	9	0.02	..	..	..
Sub-total : milk and products	..	..	..	84	0.44	5	0.17	..
<i>Condiments and spices</i>								
Salt ..	..	..	..	465	0.28	41	0.13	..
Turmeric	..	..	..	441	0.18	37	0.09	..
Chillies—green	..	..	..	113	0.09	7	0.03	..
Chillies—dry	..	..	..	457	1.37	41	0.62	..
Tamarind	..	..	..	455	0.53	40	0.26	..
Onion ..	..	..	..	462	0.43	40	0.23	..
Garlic ..	..	..	..	415	0.24	31	0.10	..
Coriander	..	..	..	456	0.43	40	0.20	..
Ginger ..	..	..	..	37	0.01	2	0.01	..
Pepper ..	..	..	..	103	0.05	6	0.02	..
Methi ..	..	..	..	165	0.06	7	0.02	..
Saffron ..	..	..	..	16	0.00	..	..	..
Mustard	..	..	..	390	0.16	29	0.09	..
Jira ..	..	..	..	379	0.19	28	0.10	..
Cloves ..	..	..	..	32	0.01	1	0.00	..
Elaichi ..	..	..	..	9	0.00	1	0.00	..
Mixed spices	..	..	..	28	0.03	3	0.02	..
Other spices and condiments	..	..	..	5	0.00	3	0.01	..
Sub-total : condiments and spices	..	..	..	465	4.06	41	1.93	..

## APPENDIX II—contd.

1	2	3	4	5
<i>Vegetables and products</i>				
Potato .. .. .	273	0.42	22	0.24
Muli, turnip, radish .. .. .	42	0.02	..	..
Carrot, beet .. .. .	4	0.00	1	0.00
Arum .. .. .	1	0.00	1	0.00
Other root vegetables .. .. .	3	0.00	..	..
Brinjal .. .. .	332	0.41	24	0.22
Cauliflower .. .. .	1	0.00	..	..
Cabbage .. .. .	110	0.10	3	0.01
Jack fruit .. .. .	1	0.00	..	..
Ladies finger .. .. .	16	0.01	1	0.00
Tomato .. .. .	34	0.03	1	0.01
Cucumber .. .. .	21	0.02	..	..
Pumpkin .. .. .	10	0.01	1	0.01
Gourd .. .. .	12	0.03	..	..
Karela .. .. .	5	0.00	..	..
Bean .. .. .	72	0.07	5	0.03
Pea .. .. .	1	0.00	..	..
Other non-leafy vegetables .. .. .	19	0.02	..	..
Palak .. .. .	3	0.00	..	..
Amaranth, chalai .. .. .	..	..	..	..
Methi .. .. .	4	0.00	..	..
Other leafy vegetables .. .. .	26	0.02	1	0.00
Pickles and preservatives .. .. .	2	0.00	..	..
Other vegetable products .. .. .	10	0.01	1	0.01
Sub-total: vegetables and products ..	433	1.17	35	0.53
<i>Fruits and products</i>				
Banana, plantain .. .. .	104	0.06	6	0.01
Orange .. .. .	23	0.04	1	0.00
Lemon .. .. .	2	0.00	..	..
Mango .. .. .	8	0.00	1	0.00
Jack fruit .. .. .	16	0.05	..	..
Water melon .. .. .	1	0.00	1	0.00
Coconut .. .. .	439	1.37	37	0.64
Sub-total: fruits and products ..	452	1.52	39	0.65
<i>Sugar, honey, etc.</i>				
Sugar crystal .. .. .	30	0.05	1	0.01
Gur .. .. .	418	1.54	34	0.56
Others .. .. .	3	0.00	..	..
Sub-total: sugar, honey, etc. ..	422	1.59	34	0.57
<i>Pan, supari, etc.</i>				
Pan—leaf .. .. .	377	0.52	18	0.15
Pan—finished .. .. .	3	0.01	..	..
Supari .. .. .	377	0.83	18	0.19
Lime .. .. .	116	0.02	5	0.00
Katha .. .. .	38	0.03	1	0.00
Others .. .. .	11	0.01	1	0.01
Sub-total: pan, supari, etc. ..	378	1.42	18	0.35



## APPENDIX II—contd.

	1	2	3	4	5
<i>Tobacco and products</i>					
Bidi .. .. .	341	1.50	38	1.64	
Cigarette .. .. .	1	0.00	..	..	
Chewing tobacco .. .. .	20	0.03	..	..	
Leaf tobacco .. .. .	284	0.44	9	0.11	
Snuff .. .. .	32	0.03	2	0.02	
Others .. .. .	16	0.04	..	..	
Sub-total: tobacco and products ..	433	2.04	42	1.77	
<i>Alcoholic beverages, etc.</i>					
Toddy (Neera) .. .. .	6	0.04	1	0.09	
Country liquor .. .. .	166	0.94	13	0.47	
Ganja .. .. .	1	0.00	..	..	
Others .. .. .	4	0.03	1	0.07	
Sub-total: alcoholic beverages ..	176	1.01	15	0.63	
<i>Non-alcoholic beverages</i>					
Tea—leaf .. .. .	62	0.10	5	0.05	
Coffee—powder or seed .. .. .	249	0.47	20	0.25	
Sub-total: non-alcoholic beverages ..	303	0.57	24	0.30	
<i>Prepared meals and refreshment</i>					
Meals .. .. .	191	2.50	26	6.98	
Snack—saltish .. .. .	361	0.82	39	0.91	
Snack—sweet .. .. .	27	0.06	2	0.09	
Hot drink—tea .. .. .	185	0.54	27	1.20	
Hot drink—coffee .. .. .	194	0.21	19	0.24	
Green coconut .. .. .	1	0.00	..	..	
Cold drink .. .. .	6	0.00	..	..	
Others .. .. .	26	0.03	1	0.00	
Sub-total: prepared meals and refreshment .. .. .	428	4.16	50	9.42	
Total: food .. .. .	..	44.51	..	25.25	
Total: tobacco, pan, supari and intoxicants .. .. .	..	4.47	..	2.75	
<b>FUEL AND LIGHT</b>					
Firewood and chips .. .. .	467	3.79	43	2.37	
Kerosene oil—fuel .. .. .	11	0.02	1	0.01	
Kerosene oil—lighting .. .. .	449	0.91	40	0.48	
Candles .. .. .	2	0.00	..	..	
Match box .. .. .	472	0.46	53	0.43	
Others .. .. .	2	0.00	..	..	
Sub-total: fuel and light .. .. .	478	5.18	54	3.29	

## APPENDIX II—contd.

1	2	3	4	5
<b>HOUSING</b>				
<i>Rent for housing and water charges</i>				
House rent owned/free .. ..	478	2.66	54	2.04
Rent for lodging in hotel .. ..	2	0.04	..	..
Sub-total: rent for housing and water charges .. ..	478	2.70	54	2.04
<i>House repairs and upkeep</i>				
Repairs .. ..	3	0.01	..	..
White washing .. ..	4	0.01	..	..
Sub-total : house repairs and upkeep	6	0.02	..	..
<i>Furniture and furnishings</i>				
Bedstead, cot .. ..	12	0.08	1	0.06
Mat, mattresses, durries .. ..	21	0.06	1	0.01
Carpets .. ..	3	0.01	..	..
Bench .. ..	2	0.01	..	..
Chair .. ..	3	0.06	..	..
Others .. ..	2	0.02	..	..
Sub-total : furniture and furnishings	38	0.24	2	0.07
<i>Household appliances and utilities</i>				
Box, trunk .. ..	20	0.20	2	0.27
Suit-case, attache-case .. ..	1	0.00	..	..
Utensil—earthenware .. ..	128	0.19	7	0.19
Utensil—aluminium .. ..	32	0.16	5	0.19
Utensil—copper .. ..	5	0.15	..	..
Utensil—brass .. ..	10	0.16	1	0.06
Utensil—others .. ..	5	0.04	..	..
Glassware .. ..	23	0.02	..	..
Bucket .. ..	3	0.02	..	..
Broom .. ..	46	0.01	1	0.00
Lock .. ..	39	0.05	1	0.03
Rope, string .. ..	2	0.00	..	..
Lantern, lamp .. ..	31	0.03	2	0.01
Other household appliances .. ..	1	0.00	..	..
Repair and maintenance of household appliances	4	0.02	..	..
Sub-total : household appliances ..	198	1.05	12	0.78
<i>Household services</i>				
Food expenditure on servants .. ..	3	0.06	..	..
Domestic servant, ayah .. ..	2	0.02	..	..
Sub-total: household services .. ..	4	0.08	..	..
Total: housing .. ..	478	4.09	54	2.86

## APPENDIX II—contd.

1	2	3	4	5
<b>CLOTHING, BEDDING, ETC.</b>				
<i>Ready-made clothing</i>				
Dhoti .. .. .	22	0.15	3	0.14
Lungi .. .. .	9	0.18	3	0.49
Pyjama .. .. .	3	0.01	..	..
Trousers .. .. .	11	0.07	1	0.06
Half-pants .. .. .	32	0.16	..	..
Waist-coat, jacket, jawahar coat .. .. .	8	0.03	..	..
Bush shirt .. .. .	8	0.05	..	..
Shirt, kamij, kurta .. .. .	67	0.31	3	0.18
Coat, overcoat .. .. .	1	0.01	..	..
Ganji, banian .. .. .	20	0.07	2	0.04
Sari .. .. .	73	1.34	..	..
Blouse, choli .. .. .	40	0.52	..	..
Chemise .. .. .	1	0.00	..	..
Petti-coat .. .. .	6	0.03	..	..
Frocks .. .. .	22	0.73	..	..
Under-garments (underwear, langot) .. .. .	7	0.04	1	0.04
Towel .. .. .	19	0.08	4	0.09
Handkerchief .. .. .	1	0.00	..	..
Shawl, wrapper, Scarf .. .. .	2	0.02	..	..
Sweater, pullover .. .. .	5	0.01	..	..
Mulmul .. .. .	1	0.00	..	..
Other cloth .. .. .	1	0.01	..	..
Other garments .. .. .	4	0.01	..	..
Other hosiery garments .. .. .	1	0.00	..	..
Other knitted garments .. .. .	5	0.03	1	0.03
Other clothing (Miscellaneous) .. .. .	5	0.03	1	0.04
<b>Sub-total : ready made clothing ..</b>	<b>151</b>	<b>4.09</b>	<b>9</b>	<b>1.17</b>
<i>Non-ready-made clothing</i>				
Dhoti .. .. .	3	0.02	1	0.03
Pyjama .. .. .	1	0.01	..	..
Trousers .. .. .	4	0.05	..	..
Half-pants .. .. .	13	0.10	3	0.12
Waist-coat, jacket, jawahar coat .. .. .	1	0.00	..	..
Bush-shirt .. .. .	1	0.04	..	..
Shirt, kamij, kurta .. .. .	33	0.32	4	0.36
Ganji, banian .. .. .	4	0.01	..	..
Sari .. .. .	6	0.08	..	..
Blouse, choli .. .. .	25	0.10	..	..
Petti-coat .. .. .	4	0.01	1	0.02
Frocks .. .. .	6	0.02	..	..
Under garment (underwear, langot, etc) .. .. .	1	0.00	..	..
Towel .. .. .	1	0.00	1	0.02
Sweater, pull-over .. .. .	1	0.01	..	..
Long cloth .. .. .	1	0.00	..	..
Mulmul .. .. .	1	0.01	..	..
Other shirting and coating .. .. .	16	0.17	3	0.26
Other cloth .. .. .	10	0.05	2	0.04
Other garments .. .. .	2	0.00	..	..
<b>Sub-total : non-ready-made clothing ..</b>	<b>80</b>	<b>1.00</b>	<b>8</b>	<b>0.85</b>

APPENDIX II—*contd.*

	1	2	3	4	5
<b>Headwear</b>					
Turban .. ..	10	0.07	2	0.09	
Cap .. ..	7	0.02	..	..	
Sub-total : headwear .. ..	17	0.09	2	0.09	
<b>Bedding</b>					
Red-sheet .. ..	4	0.07	1	0.14	
Blanket, rug .. ..	8	0.04	..	..	
Bedding cloth .. ..	1	0.11	..	..	
Others .. ..	2	0.01	..	..	
Sub-total : bedding .. ..	8	0.23	1	0.14	
<b>Footwear</b>					
Shoes .. ..	6	0.08	1	0.05	
Chappal .. ..	14	0.09	1	0.05	
Sub-total : footwear .. ..	20	0.15	2	0.10	
<b>Miscellaneous</b>					
Laundry .. ..	15	0.03	..	..	
Washerman .. ..	2	0.00	..	..	
Washing soap .. ..	477	0.91	54	0.60	
Soda .. ..	1	0.00	..	..	
Tailoring, mending and darning .. ..	68	0.22	7	0.16	
Others .. ..	1	0.00	..	..	
Repair and maintenance of footwear .. ..	1	0.00	..	..	
Sub-total : miscellaneous .. ..	478	1.16	54	0.76	
Total : clothing, bedding, etc. .. ..	478	6.72	54	3.11	
<b>MISCELLANEOUS</b>					
<b>Medical care</b>					
Doctor's fee .. ..	6	0.04	..	..	
Medicine .. ..	31	0.28	4	0.33	
Others .. ..	1	0.01	..	..	
Sub-total : medical care .. ..	38	0.33	4	0.33	
<b>Personal care</b>					
Hair oil, pomade, hair cream .. ..	437	0.89	44	0.51	
Hair lotion, shampoo, etc. .. ..	1	0.00	1	0.00	
Barber .. ..	378	0.58	43	0.46	
Snow, face cream, wax, etc. .. ..	4	0.00	..	..	
Toilet soap .. ..	334	0.38	37	0.25	
Soap nut .. ..	15	0.02	2	0.01	
Comb, hair brush .. ..	85	0.03	4	0.01	
Mirror .. ..	32	0.02	5	0.04	
Tooth paste .. ..	2	0.01	1	0.01	
Tooth brush .. ..	1	0.00	1	0.01	
Tooth powder .. ..	13	0.00	..	..	
Blade .. ..	130	0.08	14	0.06	
Shaving soap .. ..	2	0.00	..	..	
Razor .. ..	5	0.00	..	..	
Others .. ..	1	0.00	..	..	
Sub-total : personal care .. ..	476	1.95	55	1.36	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Education and reading</i>					
School and college fees .. ..		1	0.00	..	..
Books—school .. ..		8	0.01	..	..
Books—general .. ..		2	0.00	1	0.00
Hostel and boarding charges ..		1	0.03	..	..
Stationery—all kinds .. ..		8	0.01	..	..
Private tuition .. ..		1	0.02	..	..
Sub-total : education and reading ..		15	0.07	1	0.00
<i>Recreation and amusement</i>					
Cinema .. ..		139	0.27	14	0.16
Toy .. ..		8	0.03	..	..
Pet animal, bird purchase and maintenance .. ..		4	0.01	..	..
Mela and fair .. ..		12	0.03	..	..
Sub-total : recreation and amusement ..		148	0.31	14	0.16
<i>Transport and communication</i>					
Rail .. ..		5	0.13	..	..
Bus .. ..		256	1.47	26	1.07
Bullock-cart .. ..		4	0.02	..	..
Taxi .. ..		4	0.01	..	..
Postage .. ..		72	0.04	11	0.06
Others .. ..		8	0.01	2	0.02
Sub-total : transport and communication ..		297	1.68	32	1.15
<i>Subscription, etc.</i>					
Trade union .. ..		11	0.02	1	0.00
Religious .. ..		25	0.06	3	0.03
Gift and charity .. ..		62	0.11	7	0.13
Ceremonials .. ..		18	0.49	..	..
Others .. ..		4	0.02	..	..
Sub-total : subscription, etc. ..		109	0.70	10	0.16
<i>Personal effects and other miscellaneous expenses</i>					
Ornaments—metal .. ..		2	0.00	..	..
Ornaments—glass .. ..		60	0.08	..	..
Watch .. ..		1	0.10	..	..
Fountain pen .. ..		4	0.01	..	..
Umbrella .. ..		10	0.09	..	..
Other personal effects .. ..		4	0.02	..	..
Repair and maintenance .. ..		2	0.01	..	..
Pocket expenses .. ..		26	0.23	7	0.57
Other miscellaneous expenses ..		12	0.12	1	0.04
Sub-total : personal effects etc. ..		107	0.66	7	0.61
Total : miscellaneous .. ..		..	5.70	..	3.77
Total—CONSUMPTION EXPENDITURE .. ..		..	70.67	..	41.03

## APPENDIX II—concl'd.

	1	2	3	4	5
<b>(B) NON-CONSUMPTION EXPENDITURE</b>					
<i>Taxes</i>					
Income tax .. ..	1	0.00	..	0.13	..
Others .. ..	2	0.03	1	0.13	..
Sub-total: taxes .. ..	3	0.03	1	0.13	..
<i>Interest, litigation, etc.</i>					
Interest paid on loan .. ..	13	0.06	1	0.03	..
Remittance to dependants .. ..	24	1.13	10	2.67	..
Sub-total: interest, litigation, etc. ..	37	1.19	11	2.70	..
<i>Savings and investments</i>					
Ornaments—gold .. ..	2	0.18	..	..	..
Ornaments—silver .. ..	6	0.12	..	..	..
Livestock .. ..	4	0.30	..	..	..
Life insurance premium .. ..	1	0.01	..	..	..
Provident fund contribution .. ..	67	0.38	8	0.21	..
Bank and postal savings .. ..	5	0.11	..	..	..
Loan advanced .. ..	1	0.21	..	..	..
Others .. ..	89	2.47	11	2.01	..
Sub-total: savings and investments	164	3.78	17	2.22	..
<i>Debts repaid</i>					
Debts—repaid .. ..	86	4.94	7	1.48	..
Sub-total: debts repaid .. ..	86	4.94	7	1.48	..
Total: NON-CONSUMPTION EXPENDITURE .. ..	..	9.94	..	6.53	..

## SUMMARY

<i>(a) Consumption expenditure</i>					
Food .. ..	..	44.51	..	25.25	..
Tobacco, pan, supari and intoxicants .. ..	..	4.47	..	2.75	..
Fuel and light .. ..	478	5.18	54	3.29	..
Housing .. ..	478	4.09	54	2.86	..
Clothing, bedding, etc. .. ..	478	6.72	54	3.11	..
Miscellaneous .. ..	..	5.70	..	3.77	..
Total .. ..	..	70.67	..	41.03	..
<i>(b) Non-consumption expenditure</i>					
Taxes, interest and litigation .. ..	..	0.09	..	0.16	..
Remittance to dependants .. ..	24	1.13	10	2.67	..
Savings and investments .. ..	164	3.78	17	2.22	..
Debts repaid .. ..	86	4.94	7	1.48	..
Total .. ..	..	9.94	..	6.53	..



